

## Proposed NU Business Name: **JAHIRUL DAIRY FARM**



Project identification and prepared by: MD.Mehedi hasan  
Sweet,  
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>JAHIRUL</b>
Age	:	20-03-1997(20 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	4 Brother 3 Sister
Address	:	Vill:Tengra P.O: Telihati : Sreepur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SAFIYA</b>
(iii) Father's name	:	<b>AB: BATEN</b>
(iv) GB member's info	:	Branch:Tengra, Sreepur , Centre # 54(Female), Member ID: 5973/3, Group No: 09 Member since: 2012 (05Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT:15000, Outstanding loan: BDT: 1400
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	0 Years of other business.10 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774143020
Mother's Contact No.	:	01945846475
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAFIYA** joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

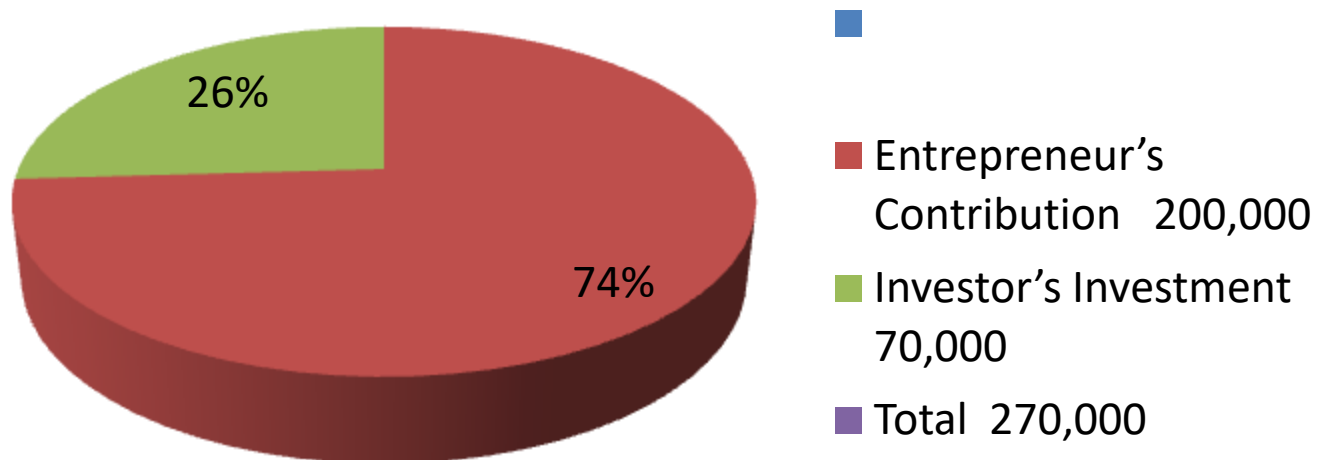
Business Name	:	<b>JAHIRUL DAIRY FARM</b>
Location	:	Sreepur
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 200,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15ft=150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; 4 cows etc.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪Collects goods .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Cow	660	19800	237600
	0	0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
Cow	92	2772	33264
Total Variable Expense	92	2772	33264
Contributon Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		11228	134736

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	4	50,000	200,000	1	70,000	70,000	270,000
	4	50000	200,000	1	70,000	70,000	270,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cow	1060	31800	381600	400680	420714
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1060</b>	<b>31800</b>	<b>381600</b>	<b>400680</b>	<b>420714</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>148</b>	<b>4452</b>	<b>53424</b>	56095.2	<b>58900</b>
<b>Total Variable Expense</b>	<b>148</b>	<b>4452</b>	<b>53424</b>	<b>56095.2</b>	<b>58900</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>912</b>	<b>27348</b>	<b>328176</b>	<b>344584.8</b>	<b>361814</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>5800</b>	<b>69600</b>	<b>70180</b>	<b>70769</b>
<b>Net Profit (E)= [C-D]</b>		<b>21548</b>	<b>258576</b>	<b>271504.8</b>	<b>285080</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



## Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	258,576	271504.8	285080.04
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		230576	474080.8
	<b>Total Cash Inflow</b>	<b>328,576</b>	<b>502,081</b>	<b>759,161</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>230,576</b>	<b>474,081</b>	<b>731,161</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0, Others:0  
Experience & Skill : 10Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





