

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



Project identification and prepared by: MD.SHAIDUL AMIN  
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>ABDUL ALI</b>
Age	:	07-07-1995( 27 Years)
Education, till to date	:	Class-Eight
Marital status	:	Married
Children	:	1 Daughter,01 Son
No. of siblings:	:	04 Brothers, 05 Sister
Address	:	Vill:Sathkuchiya, P.O:Sholia, P.S: Porshuram, Dist: Feni.
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>MARIYMER NECHHA</b>
(iii) Father's name	:	<b>KALA MIAH</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 28(Female), Member ID:5285, Group No: 04 Member since: 02-04-2003-2017( 10 Years ) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 10000/-
(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.)	:	Nil
Business Experiences and Training Info	:	0 years experience in running business. No
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01835707619
Mother's Contact No.	:	01818671410
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MORIYMER NECHHA** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan Business.

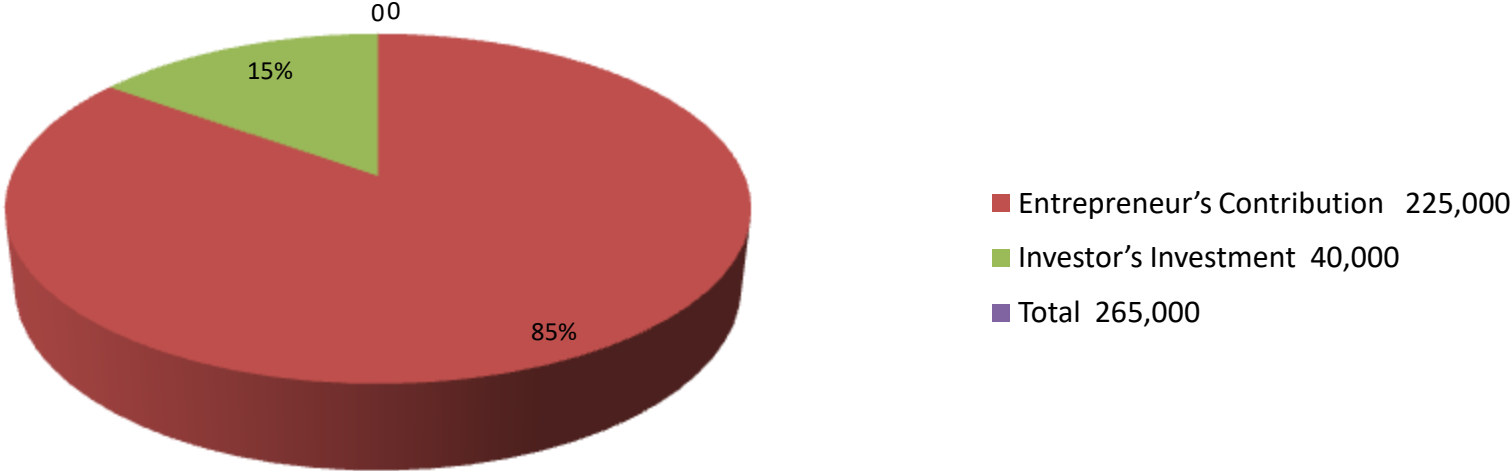
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JHARNA DAIRY FARM</b>
Location	:	Sathkuchiya,Solia,Porshuram,Feni.
Total Investment in BDT	:	BDT 265000/-
Financing	:	Self BDT 225000(from existing business) 85% Required Investment BDT,40,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft. = 225square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;large cow,small cow,others..</li> <li>▪Average 30% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing employee.</li> <li>▪He is doing his business in own place.</li> <li>▪Collects goods from Porshuram.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
large cow,small cow,others.	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
large cow,small cow,others.	2100	63000	756000
<b>Total Variable Expense</b>	<b>2100</b>	<b>63000</b>	<b>756000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		0	0
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>5900</b>	<b>70800</b>
<b>Net Profit (E)= [C-D]</b>		<b>21100</b>	<b>253200</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
large cow			150,000			0	150,000
small cow			45,000			40,000	85,000
midel cow			30,000				
<b>Total</b>	<b>0</b>	<b>0</b>	<b>225,000</b>	<b>0</b>	<b>0</b>	<b>40,000</b>	<b>265,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
large cow,small cow,others.	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
large cow,small cow,others.	2800	84000	1008000	1058400	1111320
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>	<b>476280</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		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>5900</b>	<b>70800</b>	<b>71380</b>	<b>71969</b>
<b>Net Profit (E)= [C-D]</b>		<b>30100</b>	<b>361200</b>	<b>379260</b>	<b>398223</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</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	40,000		
1.2	Net Profit	361,200	379260	398223
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		345200	708460
	<b>Total Cash Inflow</b>	<b>401,200</b>	<b>724,460</b>	<b>1,106,683</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>345,200</b>	<b>708,460</b>	<b>1,090,683</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Sathkuchiya, Solia, Parshuram, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

