

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



Project identification and prepared by: Md. Habil uddin shah,  
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Mollah Jalal</b>
Age	:	01-01-1987(31 Years)
Education, till to date	:	Class five
Marital status	:	married
Children	:	2 son
No. of siblings:	:	4 Brothers
Address	:	Vill: Dohar, P.O: Dohar, P.S: Dohar , Dist: Dakha
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>Suraia Begum</b>
(iii) Father's name	:	<b>Yunus Mollah</b>
(iv) GB member's info	:	Branch: Meghula, Centre # 31(Female), Member ID:5126, Group No: 07 Member since: 2005 -2018(13Years) First loan: BDT 20000/-
Further Information:		Existing loan: BDT 86,000- Outstanding loan: BDT :70952
(v) Who pays GB loan installment	:	Son
(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	:	01 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01918939894
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SURAIYA BEGUM** joined Grameen Bank since 13 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

# Proposed Nobin Udyokta Business Info

Business Name	:	Jalal dairy farm
Location	:	Dohar
Total Investment in BDT	:	BDT:320,000
Financing	:	Self BDT 250,000(from existing business) 78% Required Investment BDT 70,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 15ft= 300square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk</li><li>▪Average % gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Joypara</li><li>▪Agreed grace period is 3 months.</li></ul>

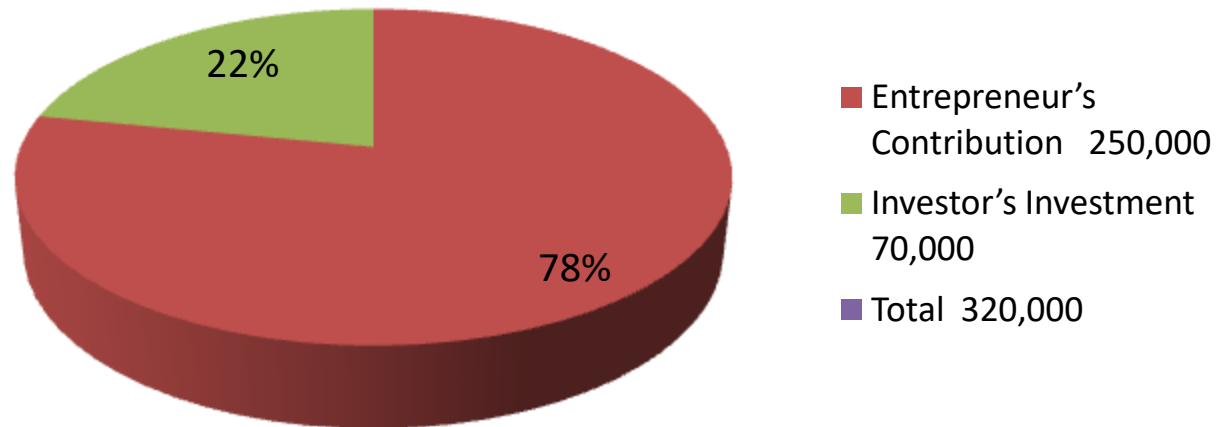
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	900	27000	324000
<b>Total Sales (A)</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
Less. Variable Expense			
Milk	360	10800	129600
<b>Total variable Expense (B)</b>	<b>360</b>	<b>10800</b>	<b>129600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16200</b>	<b>194400</b>
Less. Fixed Expense			
Rent			
Mobile Bill		100	1200
Genaretor			
Electricity Bill		100	1200
Salary (self)		5000	60000
Salary(staff)			
Cow food		2500	30000
Security Guard			
<b>Total fixed Cost (D)</b>		<b>7700</b>	<b>92400</b>
<b>Net Profit (E) [C-D]</b>		<b>8500</b>	<b>102000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	02	10000	200000	01	70000	70000	270000
Bachur	01	50000	50000	00	00		50000
	00	00		00	00	00	
Others	00	00		0	0	0	
Security							
<b>Total</b>	<b>04</b>	<b>150000</b>	<b>250000</b>	<b>01</b>		<b>70000</b>	<b>320000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
MILK	1000	30000	360000	378000	396000
<b>Total Sales (A)</b>	1000	30000	360000	378000	396000
<b>Less. Variable Expense</b>		0	0	0	0
Milk	360	10800	129600	136080	142884
		0	0	0	0
<b>Total variable Expense (B)</b>	360	10800	129600	136080	142884
<b>Contribution Margin (CM) [C=(A-B)]</b>	640	19200	230400	241920	254016
<b>Less. Fixed Expense</b>					
Rent					
Mobile Bill		100	1200	1300	1400
Genaretor					
Electricity Bill		100	1200	1200	1200
Salary (self)		5000	60000	60000	60000
Salary(staff)					
Cow food		2500	30000	30500	30500
Security Guard					
<b>Total fixed Cost (D)</b>		7700	92400	93000	93600
<b>Net Profit (E) [C-D]</b>		11500	138000	148920	160416
<b>Investment Payback</b>			28000	28000	28000



# *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	138000	148920	160416
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		110000	230920
	<b>Total Cash Inflow</b>	<b>208000</b>	<b>258920</b>	<b>391336</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)	28,000	28,000	28000
	<b>Total Cash Outflow</b>	<b>98000</b>	<b>28000</b>	<b>28000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>110000</b>	<b>230920</b>	<b>363336</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 01 Years  
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







# FAMILY PICTURE

