

Proposed NU Business Name : **Jolekha Dairy Farm**



Presented at 30th Design Lab
on 17 September at Yunus Center

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Eti Begum Vill: Horihorpur, Union: 08 no. Rohimanpur, Post: Rohimanpur, Upazila: Sadar, District: Thakurgaon
Age	:	31 Years
Marital status	:	Single
Children	:	01 Daughter
No. of siblings:	:	03 Brothers, 03 Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jolekha Begum
(iii) Father's name	:	Late Mujibor Rahman
(iv) GB member's info	:	<i>Branch: Rohimanpur, Centre # 41/Mo, Loan no.: 5305, Member since 2004, First loan: Tk. 3,000 Existing loan: Tk. 15,000, Outstanding Tk. 11,040</i>
Further Information:		
(v) Who pays GB loan installment	:	Her brother pays GB loan installment.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	H.S.C
Present Occupation (Besides own business, i.e., persuading further studies, other business etc.)	:	<ul style="list-style-type: none"> ▪ Besides this farm she has monthly earning (about tk. 4,000 to tk. 4,500) from dressmaking in her own house. ▪ At present she is BA 3rd year student.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	<p>5 years in this business and started the farm with (one cow) only Tk. 50,000 from her savings</p> <p>She has no training.</p>
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01728-379003
NU's National ID No.	:	9419468394515
NU Project Source/Reference	:	GTT /GKF

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mrs. Jolekha Begum took loan amounting **Tk. 3,000** from Grameen Bank in the year of 2004 for her son's house repairing .
- Gradually several times she took loan for cultivation, cattle purchase, land purchase, house repairing.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Jolekha Dairy Farm</i>
Address/ Location	:	Mothurampur School Para, Rohimanpur, Thakurgaon
Total Investment in BDT	:	Tk. 307,000
Financing	:	Self Tk. 132,000 (from existing business) Required Investment Tk. 175,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 4,000
Proposed Salary		Taka 6,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 43%
(ii) Estimated % of proposed gross profit margin	:	On an average 43%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	Ensure vaccination, proper attention to cattle sickness, following GKF guideline, maintain regular communication with veterinary doctor.

INFO ON EXISTING BUSINESS OPERATIONS

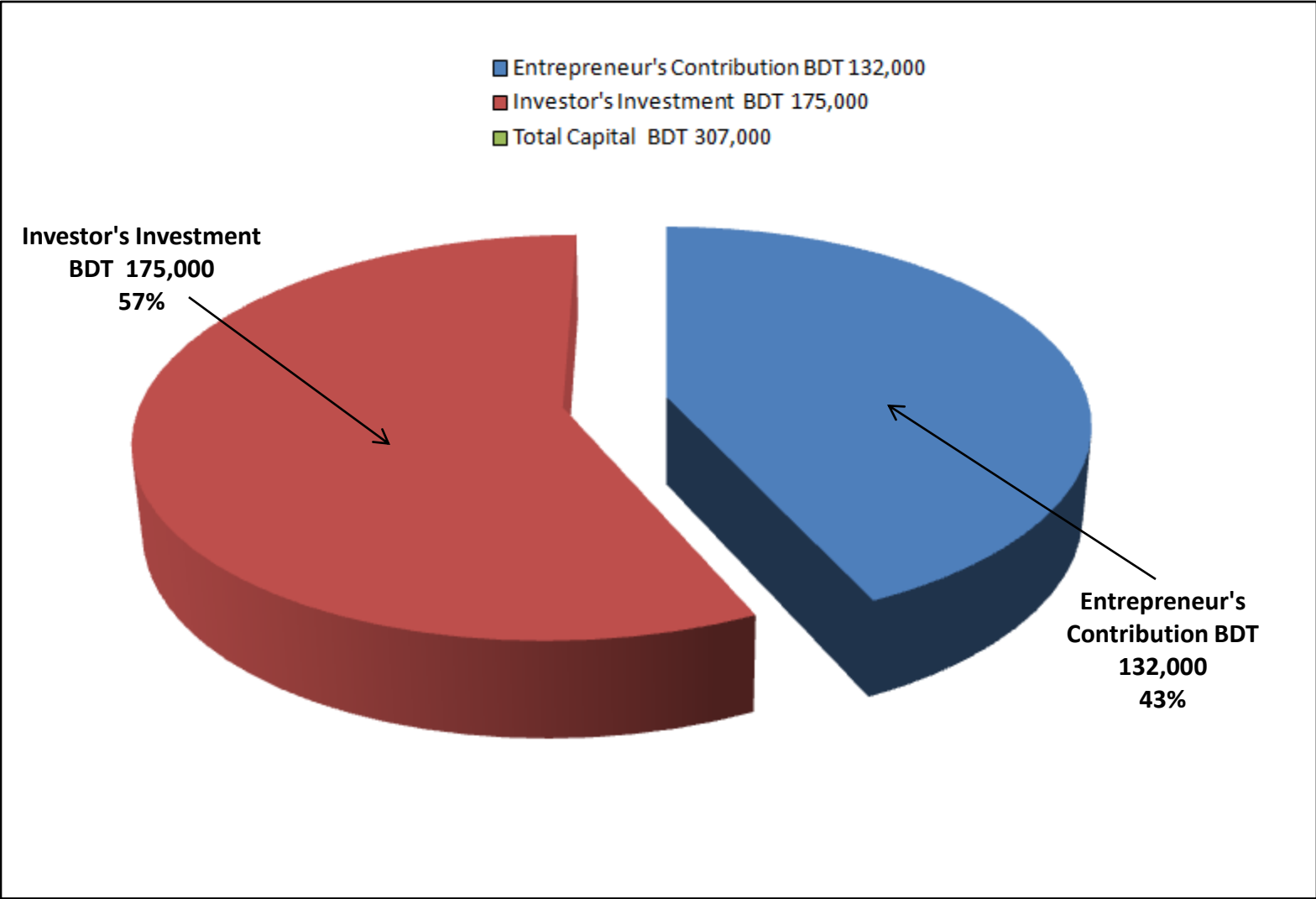
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales of Milk (15 Lt X Tk.35)	525	15,750	110,250
Sales of Milk (A)	525	15,750	110,250
Cost of food	168	5,040	55,440
Less: Cost of cattle food (B)	168	5,040	55,440
Gross Profit (C) [C=(A-B)]	357	10,710	54,810
Less: Operating Cost:			
Electricity bill		150	1,800
Medical Cost		500	6,000
Present Salary (Self)		4,000	28,000
Other Cost		200	2,400
Non Cash Item:			
Depreciation Expenses		17	200
Total Operating Cost (D)		4,867	38,400
Net Profit (C-D):		5,843	16,410

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Cattle Existing 1 Cross Australian Cow (with a calf) Proposed 1 Australian Cow	130,000	145,000	275,000
Cow-shed	2,000	30,000	32,000
Total Capital	132,000	175,000	307,000

Notes: 1. She will purchase the cow from Bahadurpara Cattle Farm, Thakurgaon.

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales of Milk (32 Lt X Tk.35)	1,124	33,705	235,935	1,236	37,076	259,529	1,359	40,783	285,481	1,495	44,861	314,029
Estimated Sales of Milk-calf(10 ltX Tk.35)	-	-	-	350	10,500	63,000	420	12,600	88,200	420	12,600	88,200
Estimated Sales (A)	1,124	33,705	235,935	1,586	47,576	322,529	1,779	53,383	373,681	1,915	57,461	402,229
Estimated cost of food	371	11,123	133,472	408	12,235	146,819	449	13,458	161,501	493	14,804	177,651
Less: Cost of cattle food (B)	371	11,123	133,472	408	12,235	146,819	449	13,458	161,501	493	14,804	177,651
Gross Profit (C) [C=(A-B)]	753	22,582	102,463	1,178	35,341	175,710	1,331	39,925	212,180	1,422	42,657	224,579
Less: Operating Cost:												
Electricity bill		150	1,800		160	1,920		180	2,160		200	2,400
Mobile bill (SMS & Reporting)		200	2,400		200	2,400		200	2,400		200	2,400
Ownership Transfer Fee		-	-		833	10,000		1,000	12,000		1,083	13,000
Medical Cost		500	6,000		500	6,000		600	7,200		700	8,400
Proposed Salary-Self		6,000	72,000		6,000	72,000		6,000	72,000		6,000	72,000
Other Cost		300	3,600		350	4,200		350	4,200		350	4,200
Non Cash Item:												
Depreciation Expenses		267	3,200		267	3,200		267	3,200		267	3,200
Total Operating Cost (D)	-	7,417	89,000	-	8,310	99,720	-	8,597	103,160	-	8,800	105,600
Net Profit (C-D):	-	15,166	13,463	-	27,031	75,990	-	31,328	109,020	-	33,857	118,979
Retained Income			13,463			89,453			198,473			317,452

Notes: 1. Agreed Grace Period: One year

2. Investment Payback Schedule: Monthly installment including ownership transfer fee from 2nd year.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)	Year 4 (BDT)
1.0	Cash Inflow				
1.1	Investment Infusion by Investor	175,000	-	-	-
1.2	Net Profit	13,463	85,990	121,020	131,979
1.3	Depreciation Expenses	3,200	3,200	3,200	3,200
1.4	Opening Balance of Cash Surplus	-	16,663	45,853	98,073
	Total Cash Inflow	191,663	105,853	170,073	233,252
2.0	Cash Outflow				
2.1	Cow & Shed preparation cost	175,000	-	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	-	60,000	72,000	78,000
	Total Cash Outflow	175,000	60,000	72,000	78,000
3.0	Total Cash Surplus	16,663	45,853	98,073	155,252

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Own
- Experience (5 yrs.)
- Mother is capable to take care of cattle

WEAKNESS

- Can not provide milk as per demand.

OPPORTUNITIES

- No credit sale
- Has demand
- Nearby veterinary doctor facility
- The capital of Entrepreneur will be Tk. 449,452 after 4 years excluding payback of investor's money.

THREATS

- Cattle diseases

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Thank you

Pictures





ইতি কোম
 মহিলা পুং, চিকুপাট, 14-09-14

চাহিদা কৃত পাকা বিবরণ

- ১. এক টি — ২,৫৫,০০০/=
- ২. স্নেহ তৈরী — ৩০,০০০/=
- = ২,৭৫,০০০/=

মোট শৌণ্ড বিবরণ ও মূল্যঃ

- ১. ইট ২০০০ = ২৫,০০০/=
- ২. সিমেন্ট বাগি = ৬০০০/=
- ৩. শ্রমিক অঙ্কুর = ৬০০০/=
- ৪. ইট = ৬০০০/=
- ৫. খুই = ২০০০/=
- ৬১,০০০/=

ইতি কোম
 ৩১/০৯/১৪
 ১৪-০৯-১৪

স্বার্থক বিবরণ ও মূল্য তালিকাঃ

- ১. এক টি —
- ২. বাস্তু ১ টি —
- } — ২৬০০০০/=
- = ২৬০০০০/=

শ্রীঃ রহিমানপুর ইউনিয়ন পরিষদ

ঠাকুরগাঁও সদর, ঠাকুরগাঁও।
 অর্থ বছর ২০১৪-২০১৫

ট্রেড লাইসেন্স ক্রমিক নং- ২০২

" সুনৈখা ডেইরী কার্ম " লাইসেন্স নম্বর ২২

বহি নম্বর.....
 লাইসেন্সধারীর নাম ইতি কোম
 পিতা/স্বামীর নাম শ্রীঃ মজিবুর রহমান
 ঠিকানা শ্রীঃ মহিলাপুং, পোঃ চিকুপাট, সদর, ঠাকুরগাঁও
 পেশার ধরন ও অবস্থান গার্হী পান

৩০/০৭/২০১৫ ইং তারিখ পর্যন্ত বৈধ



চালিয়ে যাবার জন্য

মোঃ আব্দুল হামিদ বেপ্তা
 চেয়ারম্যান
 ঠাকুরগাঁও সদর, ঠাকুরগাঁও



Thank You