Proposed NU Business Name: Jahid Dairy Farm
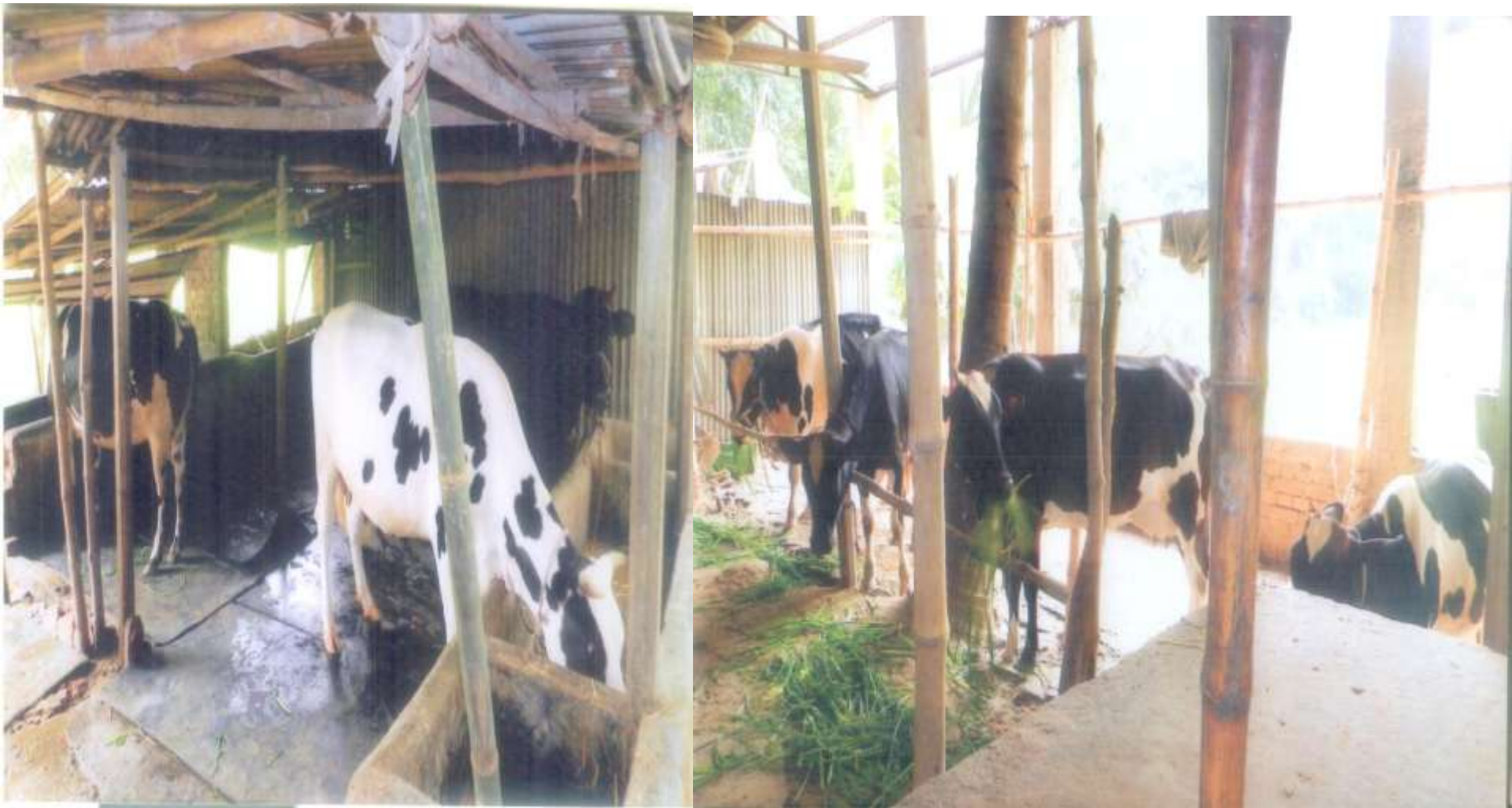
NU Identified by: Shahab Uddin   **(A Nobin Udyokta Project)**
Project Visited , verified & Prepared by: Shyamal Mitra   **Presented by: MD. Jahid Hasan**
GRAMEEN SHAKTI

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name And Address	:	MD.Jahid Hasan Vill: Bashaid, Post:Ashulia, Union: Asulia, P.S: Ashulia, Dist: Dhaka. NID NO- 00072647218023064 **Contact No- 01683628443**
Age	:	20 Years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	Two Brothers & One Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like BRAC, ASA Etc. (ix) Others	: : : :	Mother [yes]　　　　Father [ ] Mrs. Zosna Begum Mostafizur Rahman Branch: Ashulia, Centre # 5/F, Member ID: 1221, Member since 16/07/1999 .First loan: BDT 5,000 Existing loan: BDT 3,50,000 Outstanding: BDT 1,90,000 Mother. Weekly Installment BDT 5,400 NO. NO. NO Nil
Education		Diploma in Electric(2nd Semester)at IST, Mirpur-10.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT…)

Present Occupation	:	Dairy Farm
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	: :	Three years experience on Dairy Farm. Basically Entrepreneur's Mother started dairy Farm with BDT 2,50,000 & Present value BDT 6,50,000. Presently Entrepreneur maintain the Dairy Farm. Now he is like to scale up his Farm.
Other Own/Family Sources of Income	:	Father 's have Pharmacy, Nursery (Flower) Business and rental House. Per month Family sources of income is BDT 20,000 (10000+6000+4000)
Other Own/Family Sources of Liabilities	:	Nil
NU Project Source	:	Grameen Shakti.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Jahid Dairy Farm
Address/ Location	:	Vill: Bashaid, P.O: Ashulia, P.S: Ashulia, Savar, Dhaka.
Total Investment in BDT	:	BDT 9,50,000
Financing	:	Self BDT 6,50,000(from existing business) 68% Required Investment BDT 3,00,000/- (as equity) 32 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-(Five thousand) per month(Self). BDT 6,000/-(Six thousand) per month(Employee)
Proposed Salary		1st year BDT 5000/- & 2nd, 3rd year BDT 6,000/- per month.
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period (iv) In future risk mgt. plan (from fire, disaster etc.)	:	The business is planned to be scaled up by investment in existing products like Purchase of Two Cows & Shed Extension. i.　　On average 66%. ii.　　On average 67%. iii.　It is a running Business. So there is no need grace period. iv.　Ensure vaccination, proper attention to cattle sickness, maintain regular communication with veterinary doctor & following Dairy guideline,

PROJECT SUMMERY

➢Existing One cross Australian cow ,Two Frijian cows, One Shahial Frijian cow & Two Calves in this project . Price of the cows BDT (1,80,000+2,00,000+1,50,000)=5,30,000 & Two Calves (40,000+30,000)=70,000Total BDT 6,00,000

➢Purchase price of two shahial Frijian cow will be BDT2,50,000

➢After getting equity fund two cows will be purchased.

➢Four cows provide milk regularly.

➢Milk Production will be 40 liters per day on an average.

➢Selling price of milk is BDT 60 per liter.

➢ Selling milk at local home.

➢The Business is operate by the entrepreneur & his Father and Mother.

➢Cow will be Purchased from Local Market(Ashulia Bazar & Kalampur Bazar).

➢The farm is situated in the own land and near the residence .

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales of Milk 25 Liter (Morning 17 Liter & Evening 8 Liter)	1,500	45,000	5,40,000
Sales of calves (4×50,00)	-	-	2,00,000
Total Sales Income (A)	**1,500**	**45,000**	**7,40,000**
Less: Cost of sales			
Cost of cattle food	500	15,000	1,80,000
Cost of calves(40000+30000)	-	-	70,000
Less: Total cost of sales(B)	**500**	**15,000**	**2,50,000**
Gross Profit (C) [C=(A-B)]	**1,000**	**30,000**	**4,90,000**
Less: Operating Cost:			
Electricity bill		800	9,600
Medical Cost		1500	18,000
Mobile Bill		450	5,400
Present Salary (Self)		5,000	60,000
Present Salary (One Employee)		6,000	72,000
Other Cost		500	6,000
GB loan installment(50% on this project)		10,800	1,29,600
Non Cash Item:			
Depreciation shed		415	5,000
Decreasing existing four cow's value		4000	48,000
Total Operating Cost (D)		**29,465**	**3,53,600**
Net Profit (C-D)		**535**	**1,36,400**

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) One cross Australian cow ,Two Frisian cows, One Shahial Frisian cow & Two Calves in this project . Price of the cow s BDT (1,80,000+2,00,000+1,50,000)=5,30,000 & Two Calves (40,000+30,000)=70,000	6,00,000		6,00.000
(ii)Two cows will be purchase(1,30,000+1,20,000)		2,50,000	2,50,000
(iii)Shed & Extension of shed	50,000	50,000	1,00,000
(iv) Others	-	-	-
Total Capital	6,50,000	3,00,000	9,50,000

Source of finance

Source Of Finance
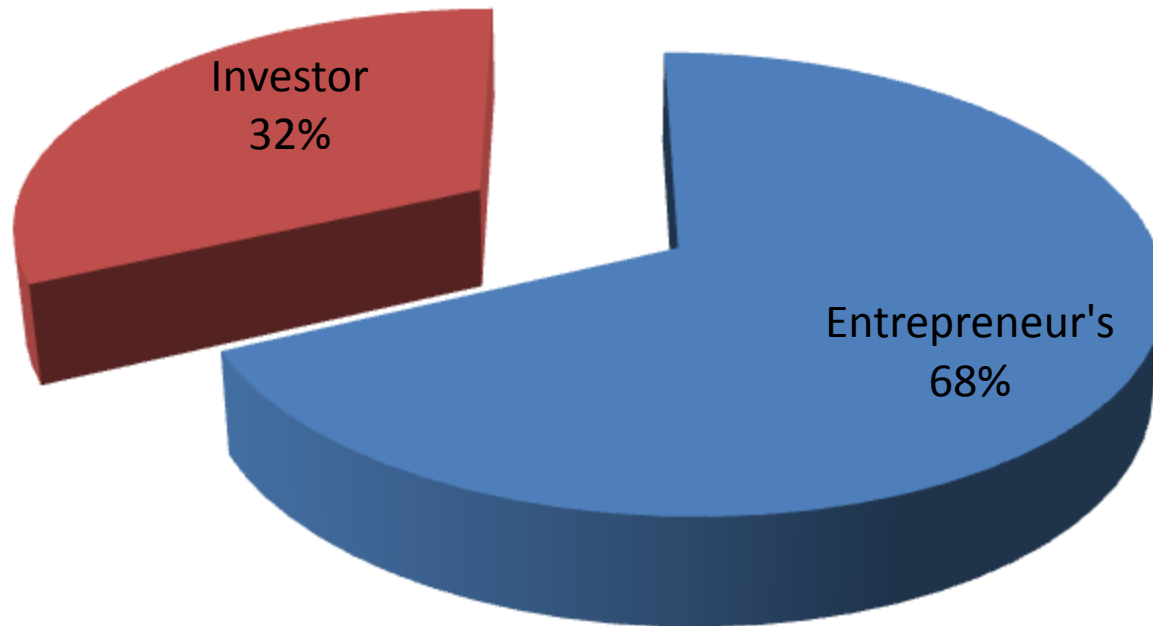
FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)+5% growth approx			Year 3 (BDT)) +5% growth approx+		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales of Milk(Morn28 Liter & Even 12Liter)	2,400	72,000	8,64,000	2520	75,600	9,07,200	2650	79,500	9,54,000
Sales of calves(4×50,00) (6*40000)	-	-	2,00,000	-	-	2,40,000	-	-	2,40,000
Sale of Cow Dung			7000			10000			10000
Total Sales Income (A)	2400	72,000	10,71,000	2520	75,600	11,17,200	2650	79,500	12,04,000
Less: Cost of sales									
Cost of cattle food	800	24,000	2,88,000	880	26,400	3,16,800	950	28,500	3,42,000
Cost of calves(40000+30000)	-	-	70,000	--	-	-	-		
Less: Total cost of sales(B)	800	24,000	3,58,000	880	26,400	3,16,800	950	28,500	3,42,000
Gross Profit (C) [C=(A-B)	1,600	48,000	7,13,000	1,640	49,200	8,00,400	1700	51,000	8,62,000
Less: Operating Cost:									
Electricity bill		1000	12000		1000	12,000		1000	12,000
Medical Cost		2000	24000		2000	24,000		2000	24000
Mobile Bill		450	5,400		500	6000		500	6000
Salary (Self)		5,000	60000		6000	72000		6000	72000
Salary(One Employee)		6,000	72,000		7000	84,000		7000	84,000
Other Cost		500	6,000		500	6000		500	6,000
Ownership Transfer fees		1,670	20,000		1670	20,000		1670	20,000
GB loan (50% on this Project)		10,800	1,29,600		-	-			
Depreciation on Shed		830	10000		830	10000		830	10000
Decreasing existing cow's value		6000	72,000		6000	72,000		6000	72,000
Total Operating Cost (D)		35,250	4,05,600		27,000	3,06,000		28,000	3,06,000
Net Profit (C-D)		12,750	3,07,400		22,200	4,94,400		23,000	5,56,000
Retained Income	3,07,400			8,01,800			13,57,800		

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	**Cash Inflow**			
1.1	Investment Infusion by Investor	3,00,000		
1.2	Net Profit (Ownership Tr. Fee added back)	3,27,000	5,14,400	5,76,000
1.3	(Depreciation on Shed(Non cash item)	10,000	10,000	10,000
1.4	Decreasing existing cow's value(Non cash item)	72,000	72,000	72,000
1.5	Opening Balance of Cash Surplus	-	1,59,400	6,35,800
	Total Cash Inflow	**7,09,000**	**7,55,800**	**12,93,800**
2.0	**Cash Outflow**			
2.1	Purchase of Product	3,00,000	-	
2.2	Payment of GB Loan	1,29,600	-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	120,000	1,20,000
	Total Cash Outflow	**5,49,600**	**1,20,000**	**1,20,000**
3.0	**Net Cash Surplus**	**1,59,400**	**6,35,800**	**11,73,800**

SWOT ANALYSIS

Strength

1. Employment: Self: 01,
2. Others (beyond family): 01,
3. Ownership of Business: Own Name.
4. Skill & Experience: 03 Years Experience.
5. His father gives permission to make Shed.
6. Trade License: Own name.
7. Shed nearby residential house.
8. Parents can nursing the cattle.

Weakness

1. Can not provide milk as per demand.

Opportunities

1. Huge demand.
2. Regular Customer.
3. Nearby Savar dairy farm..
4. Extendable Society.

Threats

1. Cattle related diseases.
2. Scarcity of cattle food.
3. Political Unrest.
4. Thieves.

Entrepreneur's mother is a GB member for fifteen years. At first she took GB loan BTD 5,000(Five thousand)for pharmacy Business. Second time she took GB loan BTD 7,000(Seven thousand)for Cow fattening . Gradually several times she took GB loan for buying milch cow, making tin shed house, house repairing, nursery, admission fees for her son etc. Currently she takes GB loan for buying cow & build a cow shed. she becomes owner of a piece of land. Finally She is a successful member of Grameen Bank .

Jahid Dairy Farm
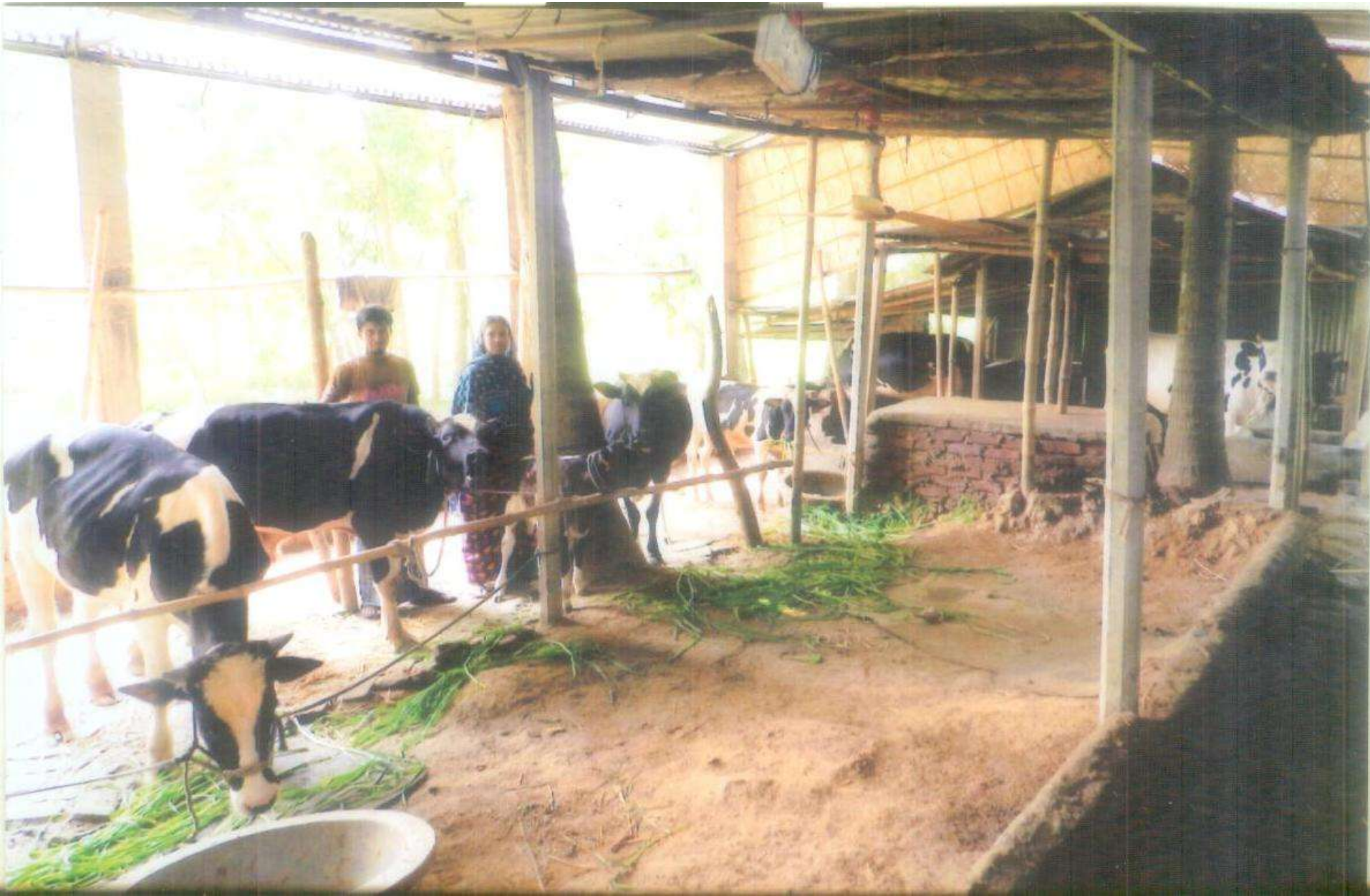
NU WITH MOTHER & GB PASS BOOK
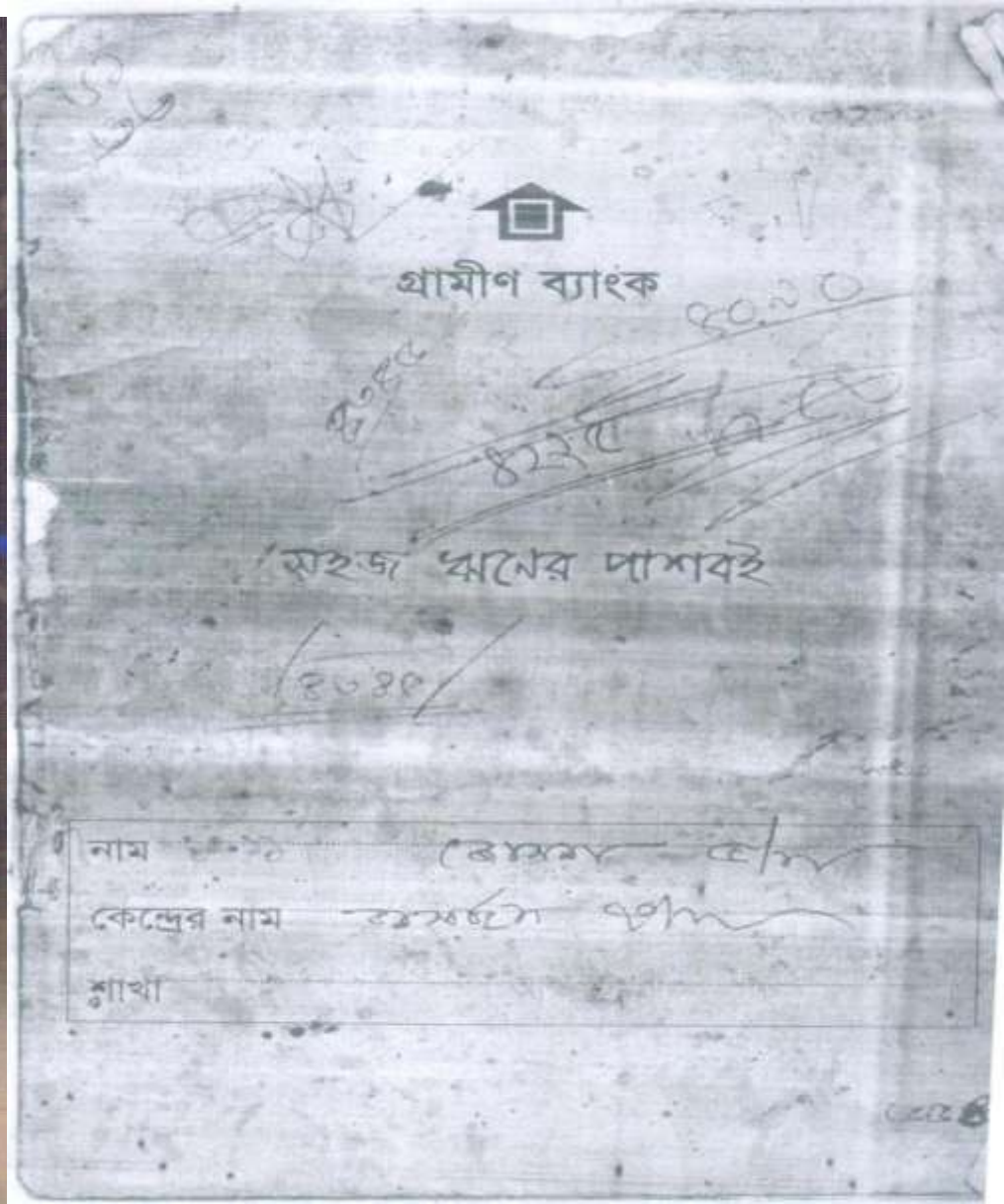
NU NID Card & Trade License

Jahid Dairy Farm

DEED OF SHED

THANK YOU ALL