

Proposed NU Business Name: JOMIR DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MIRAJ
Age	:	16-12-1998 (19 Years)
Education, till to date	:	Class 5
Marital status	:	Single
Children	:	1 Daughter
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Ulail, P.O: :Aaona, P.S: Nobabgonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AYNAMOTI BEGUM
(iii) Father's name	:	MD JOMIR UDDIN
(iv) GB member's info	:	Branch: Sholla Nobabgonj, Centre # 45 (Female), Member ID: 4342, Group No: 08 Member since: 01-01-1992 (25 Years) First loan: BDT 3,000
Further Information:		Existing Loan: 10,000/-, Outstanding loan: -
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-601824
Mother's Contact No.	:	01942-829347
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYNAMOTI BEGUM joined Grameen Bank since 25 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JOMIR DAIRY FARM
Location	:	Ulaail, Aaona bazaar, Nobabgonj
Total Investment in BDT	:	BDT 2,05,000/-
Financing	:	Self BDT 135,000/-(from existing business) 76% Required Investment BDT 70,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He has three cow in his farm.▪Average daily milk production is 16 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Nobabgonj.▪The farm is owned.▪Agreed grace period is 3 months.

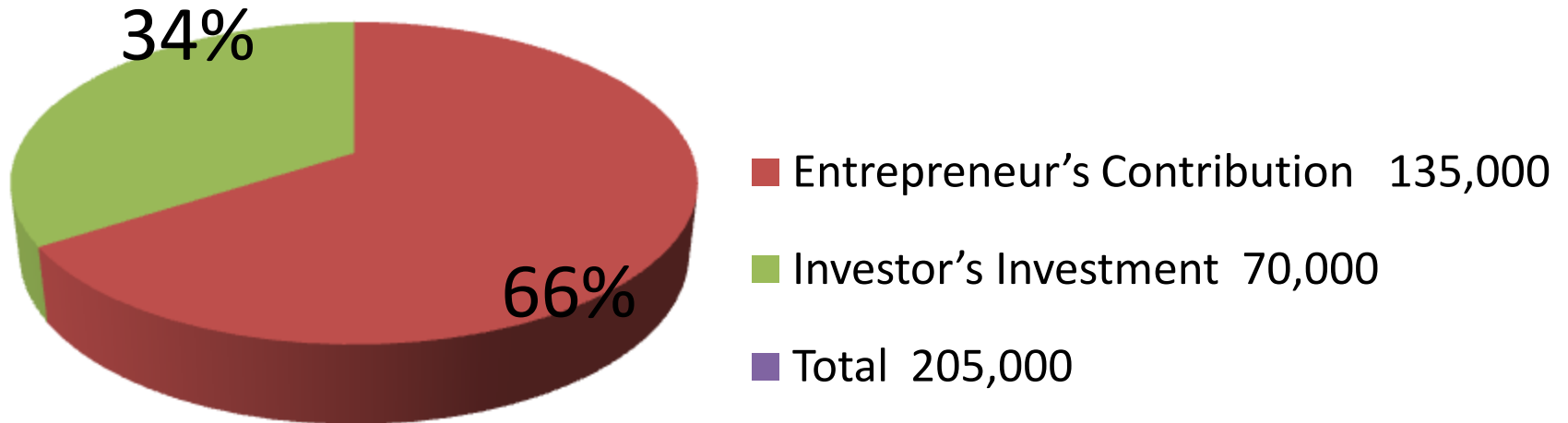
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk 16 x 60)	960	28,800	345,600
Total Sales (A)	960	28,800	345,600
Less. Variable Expense			
Straw, Bran, Medicine etc	400	12,000	144,000
Total variable Expense (B)	400	12,000	144,000
Contribution Margin (CM) [C=(A-B)	560	16,800	201,600
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
Transportation		300	3,600
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D)		11,100	133,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	45000	135,000	1	70000	70,000	205,000
Total	3		135,000	1		70,000	205,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (23 x 60)	1,380	41,400	496,800	521,640	547,722
Calf Sale			40,000	40,000	40,000
Total Sales (A)	1,380	41,400	536,800	561,640	587,722
Less. Variable Expense					
Straw, Bran, Medicine etc	550	16,500	198,000	207,900	218,295
Total variable Expense (B)	550	16,500	198,000	207,900	218,295
Contribution Margin (CM) [C=(A-B)	830	24,900	338,800	353,740	369,427
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		200	2,400	3,000	3,500
Transportation		400	4,800	5,500	6,000
Total Fixed Cost		5,900	70,800	72,500	74,000
Net Profit (E) [C-D)		19,000	268,000	281,240	295,427
Investment Payback			28,000	28,000	28,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	268,000	281,240	295,427
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		240,000	493,240
	Total Cash Inflow	338,000	521,240	788,667
2	Cash Outflow			
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	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	240,000	493,240	760,667

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

