

Proposed NU Business Name: **JEWEL DAIRY FARM**



Project identification and prepared By Md. Kabir Laksam

Godagari, Rajshahi1

Project verified by: Md. Mozaharun Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Jewel Rana
Age	:	12/12/1996(20 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers, 1 Sister
Address	:	Vill: Digram P.O Digram :, P.S:Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ms. Miliara Begum
(iii) Father's name	:	Md. Khairul Islam
(iv) GB member's info	:	Branch :Mohonpur,Goda Gari, Centre #46/(Female), Member ID: 3966/1,Group No: 03 Member since:10/02/2015(11years) First loan: BDT 0
Further Information:		Existing Loan: BDT 30,000, Outstanding loan:24010
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	3years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753793339
Mother's Contact No.	:	01756551985
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari,Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms. Miliara Begum joined Grameen Bank since 3 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JEWEL DAIRY FARM
Location	:	Mohishal Bari,Godagari,Rajshahi
Total Investment in BDT	:	BDT 125,000/-
Financing	:	Self BDT 75,000/-(from existing business) 60% Required Investment BDT 50,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10ft x 8ft=80 Square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like dairy Items.▪Average 70% gain on sale.▪The business is operating by entrepreneur. Existing 0 employees.▪The shop is owned▪Collects goods from Rajshahi▪Agreed grace period is 3 months.

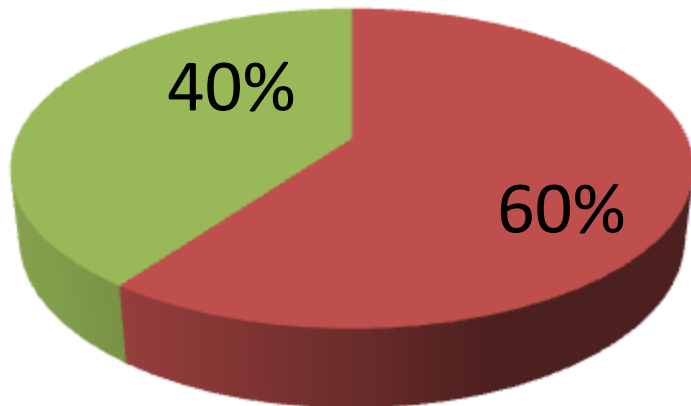
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Cow	65,000	260,000
Total Sales (A)	65,000	260,000
Less. Variable Expense		
Feed	12,000	48,000
Total variable Expense (B)	12,000	48,000
Contribution Margin (CM) [C=(A-B)]	53,000	212,000
Less. Fixed Expense		
Electricity Bill	900	3,600
Mobile Bill	600	2,400
Salary (self)	15,000	60,000
Transportation	3,000	12,000
Total fixed Cost (D)	19,500	78,000
Net Profit (E) [C-D]	33,500	134,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ox,Pakistani	1	40000	40000				
Ox,Deshi	1	40000	35000				
Calf				2	25000	50000	50000
Total			75000			50000	125000

Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 50,000
- Total 125,000

Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cow	95,000	380,000	399,000	418,950
Total Sales (A)	95,000	380,000	399,000	418,950
Less. Variable Expense				
Feed	15,000	60,000	63,000	66,150
Total variable Expense (B)	15,000	60,000	63,000	66,150
Contribution Margin (CM) [C=(A-B)]	80,000	320,000	336,000	352,800
Less. Fixed Expense				
Electricity Bill	900	3,600	4,000	4,500
Mobile Bill	900	3,600	4,000	4,500
Salary (self)	15,000	60,000	60,000	60,000
Transportation	4,000	16,000	18,000	20,000
Total Fixed Cost	20,800	83,200	86,000	89,000
Net Profit (E) [C-D]	59,200	236,800	250,000	263,800
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	236,800	250,000	263,800
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		216,800	446,800
	Total Cash Inflow	286,800	466,800	710,600
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	216,800	446,800	690,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









মোহনপুর ইউনিয়ন পরিষদ

গোদাগাড়ী, রাজশাহী

ব্যবসা বাণিজ্যের কার্ড

FAMILY PICTURE

