

Proposed NU Business Name: M/S **JOSNA DAIRY FARM**



Project identification and prepared by: Md . Anowar Hossain,
Mohasthan Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. NANNU MIYA |
| Age | : | 08-11-1984(33Years) |
| Marital status | : | Unmarried |
| Education,till to day | : | H.S.C (Pass) |
| Children | : | Null |
| No. of siblings: | : | Null. |
| Address | : | Vill: Khajipur P.O Mohasthan P.S: Bogra Sharar Dist: Bogra |
| 00Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST .JOSHNA BEGUM <input type="checkbox"/> |
| (iii) Husband's name | : | LATE.MOJAHAR ALI |
| (iv) GB member's info | : | Branch: Gokul Bogra, Centre # 66(Female), Member ID:7552 Group No: 04 Member since: 18-10-1997(08Years) First loan: BDT 10,000 /-, Existing loan: BDT 20,000/- Outstanding loan:Null |
| Further Information: | | |
| (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 05 Years training |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01927-965536 |
| Father's Contact No. | : | 01799-878078 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JOSHNA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | M/S JOSHNA DAIRY FARM |
| Location | : | : Kajipur Moshasthan ,Bogra. |
| Total Investment in BDT | : | BDT 170,000/- |
| Financing | : | Self BDT 120,000/- (from existing business) 71 % Required Investment BDT 50,000/- (as equity) 29 % |
| Present salary/drawings from business (estimates) | : | BDT 5000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 8 ft x 7 ft= 56 square ft |
| Security of the shop | : | N/A |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months. |

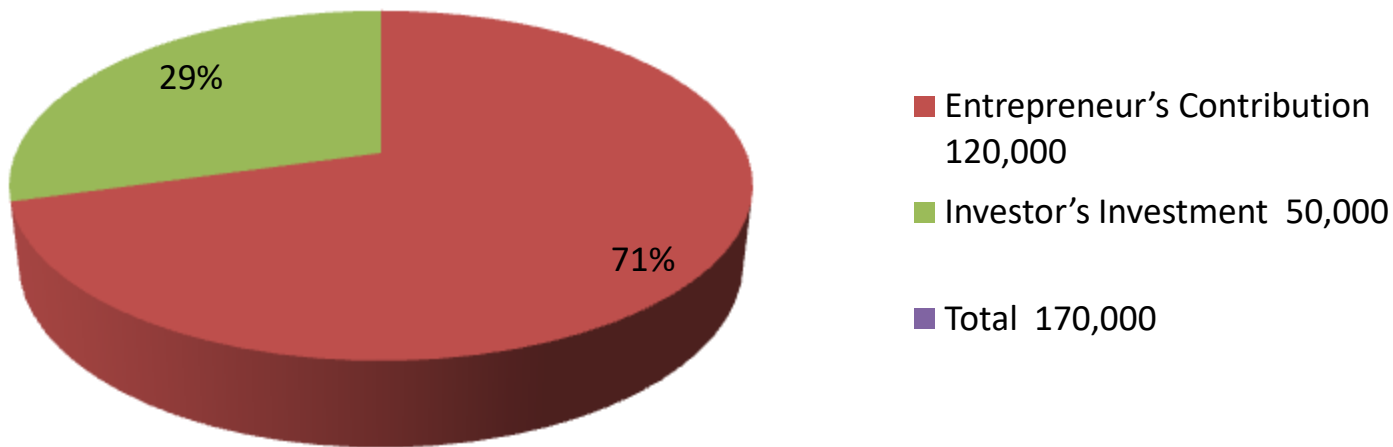
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|--------------|----------------|
| Revenue (sales) | | | |
| Milk production | 300 | 9,000 | 108,000 |
| Total Sales (A) | 300 | 9,000 | 108,000 |
| Less. Variable Expense | | | |
| Milk production | 70 | 2,100 | 25,200 |
| Total variable Expense (B) | 70 | 2,100 | 25,200 |
| Contribution Margin (CM) [C=(A-B)] | 210 | 6,900 | 82,800 |
| Less. Fixed Expense | | | |
| House rant | | - | 0 |
| Electricity Bill | | 200 | 2,400 |
| Transportation | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Mobile Bill | | 200 | 2,400 |
| Non cash item | | | |
| Depreciation | | 0 | 0 |
| Total fixed Cost (D) | | 5,600 | 67,200 |
| Net Profit (E) [C-D] | | 1,300 | 15,600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|---------------|----------|--------------|--------------|---------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Bull | 2 | 60000 | 120,000 | 1 | 50,000 | 50,000 | 170,000 |
| Bokna | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Dal | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Others | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Security | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 2 | 0 | 120000 | 1 | 50000 | 50000 | 170000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk production | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Total Sales (A) | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Less. Variable Expense | | | | | |
| Milk production | 150 | 4,500 | 54,000 | 56,700 | 59,535 |
| Total variable Expense (B) | 150 | 4,500 | 54,000 | 56,700 | 59,535 |
| Contribution Margin (CM) [C=(A-B)] | 350 | 10,500 | 126,000 | 132,300 | 138,915 |
| Less. Fixed Expense | | | | | |
| House rant | | 0 | 0 | 0 | 0 |
| Electricity Bill | | 200 | 2,400 | 2,400 | 2,400 |
| Transportation | | 200 | 2,400 | 2,400 | 2,400 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Mobile Bill | | 200 | 2,400 | 2,400 | 2,400 |
| Non cash item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total fixed Cost (D) | | 5,600 | 67,200 | 67,200 | 67,200 |
| Net Profit (E) [C-D] | | 4,900 | 58,800 | 65,100 | 71,715 |
| Investment Payback | | | 20000 | 20000 | 20000 |

Cash flow projection on business plan (rec. & Pay)

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|--|-----------------|----------------|-----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 58,800 | 65,100 | 71,715 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 38,800 | 83,900 |
| | Total Cash Inflow | 108,800 | 103,900 | 155,615 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | 0 | 0 |
| 2.2 | Payment of GB Loan | 0 | 0 | 0 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 38,800 | 83,900 | 135,615 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dheakola,Bogra
shadar,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

