

## Proposed NU Business Name: **ZOHURA DAIRY FARM**



Project identification and prepared by: Md. Berek Ali,  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.Johirul Islam</b>
Age	:	25-03-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	1Brothers,1 Sister
Address	:	Vill:Pas Alasin P.O: Alasin P.S: Del duarDist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Johura Begom</b>
(iii) Father's name	:	<b>Md.Badol Molla</b>
(iv) GB member's info	:	Branch:Alasin Delduar Centre # 46 (Female), Member ID: 4778 Group No: 03 Member since: 19/05/1988(29Years) First loan: BDT 2,000/-
Further Information:		Outstanding loan: 32410
(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	:	5 years experience in running business. He has No training
Other Own/Family Sources of Income	:	Agriculture,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736317491
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail..

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Johura Begom** joined Grameen Bank since 29 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Johora DAIRY FARM</b>
Location	:	Vill: Pas Alasin, P.O:AlasinP.S: Delduar Dist: Tangail.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 7 ft=105 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cow purchase, etc .</li><li>▪Average 50% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪ The Farm is not rented.</li><li>▪Collects goods from Tangail .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cow, Millk etc.	8,00	24,000	288,000
<b>Total Sales (A)</b>	<b>8,00</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Variable Expense</b>			
Cow, Millk etc.	450	13,500	162,000
<b>Total variable Expense (B)</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		0	0
Transportation		0	0
Salary(Self)		5000	60000
Entertainment		300	3600
Mobile Bill		300	3600
<b>Total fixed Cost (D)</b>		<b>5600</b>	<b>67200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,900</b>	<b>58,800</b>

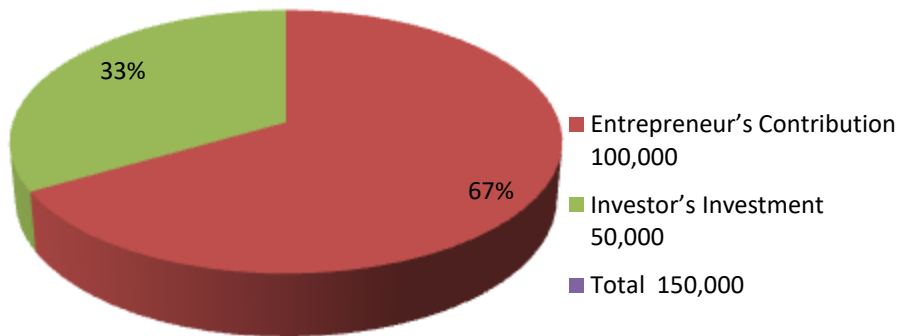
## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	1,00,000	50,000	150,000
Security	0	0	0
<b>Total:-</b>	<b>1,00,000</b>	<b>50,000</b>	<b>150,000</b>

## Source of Finance

Proposed Project Cost

Existing Capital	100000	67%
Investor's Investment	50000	33%



Entrepreneur's Contribution	100,000	67%
Investor's Investment	50,000	33%
Total	150,000	

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Cow, Millk etc.	800	24,000	288,000	302400	317520
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302400</b>	<b>317520</b>
<b>Less. Variable Expense</b>					
Cow, Millk etc.	450	13,500	162,000	170100	178605
<b>Total variable Expense (B)</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170100</b>	<b>178605</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>	<b>132300</b>	<b>138915</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		0	0	0	0
Transportation		0	0	0	0
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		300	3600	3600	3800
Mobile Bill		300	3,600	3,800	3800
<b>Total Fixed Cost</b>		<b>5600</b>	<b>67,200</b>	<b>67400</b>	<b>67600</b>
<b>Net Profit (E) [C-D)</b>		<b>4900</b>	<b>58,800</b>	<b>64900</b>	<b>71315</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000	0	0
1.2	Net Profit	<b>58,800</b>	<b>64900</b>	<b>71315</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	38,800	83700
	<b>Total Cash Inflow</b>	<b>108,800</b>	<b>103700</b>	<b>155015</b>
<b>2</b>	<b>Cash Outflow</b>			
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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>38,800</b>	<b>83700</b>	<b>135015</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self:1 Family:0 Others:0  
Experience & Skill : Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

