

Proposed NU Business Name: JOY DAIRY & POULTRY FARM



Project identification and prepared by: Md, Mafuja Khatun
Sokhipur.

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SHAHNAJ PARVIN
Age	:	15-01-1990 (27Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 4 Sisters
Address	:	Vill: Ghonarchala P.O: kochua P.S: Sokhipur Dist: 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	:	MST. HONUFA <input type="checkbox"/>
(iii) Father's name	:	MD.GONI MIA
(iv) GB member's info	:	Branch :, kochua, Sokhipur Centre 37 (Female), Member ID: 3661, Group No: 01 Member since: 30-10-1988-2017(29 years) First loan: BDT 1500 Existing loan: BDT 30,000, Outstanding Loan:0
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.)	:	No
Business Experiences and Training Info	:	7 experience in running business. 7 Years in own business She has 7 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01706651235
Family's Contact No.	:	01723478214
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HONUFA joined Grameen Bank since 29 years ago. At first she took BDT 1500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

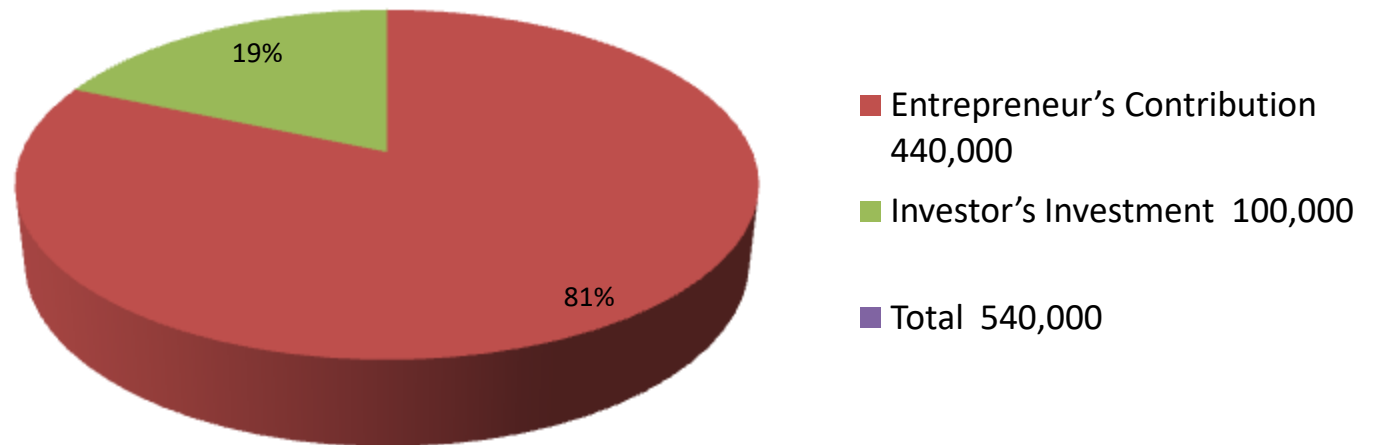
Business Name	:	JOY DAIRY & POULTRY FARM
Location	:	Sarasiya
Total Investment in BDT	:	BDT 540,000/-
Financing	:	Self BDT 440,000/- (from existing business) 81% Required Investment BDT 100,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	55 ft x 35 ft=1925 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has 2 cow , 2 calf & HENS in his farm.▪Average daily milk production is 11 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Borochowna.▪The farm is owned.▪Agreed grace period is 3 months.

Existing

Particular	QUATERLY	Monthly	Yearly
Revnuce (Sale)			
Cow,hen	6000	180000	2160000
		0	0
Total Sales(A)	6000	180000	2160000
Less Variable Expense (B)			0
Cow,hen	3900	117000	1404000
Total Variable Expense	3900	117000	1404000
Contributon Margin (CM) [C=(A-B)]	2100	63000	756000
Less Fixed Expense			
Rent		0	0
Electric Bill		2000	24000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		1000	12000
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		55000	660000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	100000	200000	1	100000	100,000	300,000
calf	2	80000	160000			0	160,000
			0				0
leyar	2000	40	80000			0	80,000
	2004	180040	440,000	1	100000	100,000	540000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cow,hen	6500	195000	2340000	2457000	2579850
Total Sales(A)	6500	195000	2340000	2457000	2579850
Less Variable Expense (B)					
Others	4225	126750	1521000	1597050	1676903
Total Variable Expense	4225	126750	1521000	1597050	1676903
Contributon Margin (CM) [C=(A-B)]	2275	68250	819000	859950	902948
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		2000	24000	288000	3456000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		1000	12000	0	0
Total Fixed Cost (D)		8000	96000	348000	3516000
Net Profit (E)= [C-D]		60250	723000	759150	797108
Investment Pay Back			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	723,000	759150	797107.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		683000	1402150
	Total Cash Inflow	823,000	1,442,150	2,199,258
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	683,000	1,402,150	2,159,258

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

