

Proposed NU Business Name: MS JOYSREE DAIRY FARM

Project identification and prepared by: MST. MAHFUJA KHATUN

Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	JOYSREE BARMAN
Age	:	15-02-1998(20 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	1 Sister
Address	:	Vill: Burirchala ;P.O: Kakrajan P.S: Shakhipur, 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	:	ROCHANARANI BARMON
(iii) Father's name	:	NIKHILCHRADO BARMON
(iv) GB member's info	:	Branch: Shakhipur, Centre # 79(Female), Member ID: 7016, Group No: 43 Member since:01-01-2005(13 Year) First loan: BDT 5,000/- Existing loan: BDT 15,000/- Outstanding loan: BDT 14,670/-
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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. Yes, He has 05 years training
Other Own/Family Sources of Income	:	Yes, He is a Teacher.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-024714
Mother's Contact No.	:	01625-380849
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROCHANARANI BARMON joined Grameen Bank since 13 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	:	MESARS JOYSREE DAIRY FARM
Location	:	Vill: Burirchala ;P.O: Kakrajan P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000(from existing business) 74% Required Investment BDT 50,000(as equity) 26%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	14 ft x 18 ft= 112 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow, Ox, Calf.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Tangail.▪Agreed grace period is 3 months.

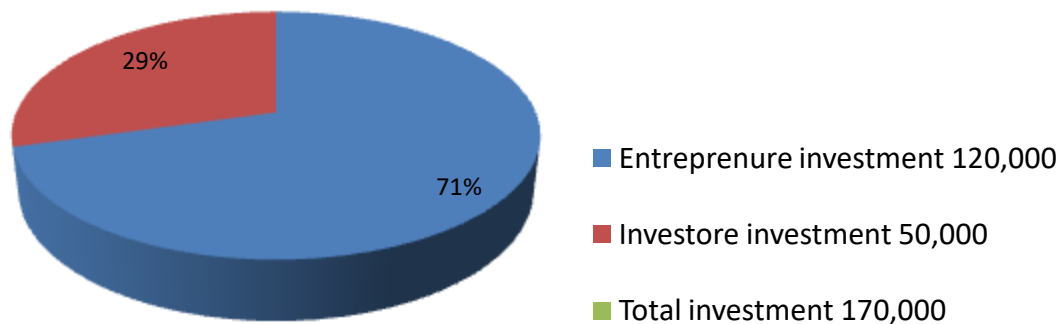
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Cow, Ox, Calf	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Milk, Cow, Ox, Calf	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		12,200	146,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	2	50000	100000	Cow	1	50000	50,000	150,000
Calf	1	20000	20000		0	0	0	20,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			120000			50000	50,000	170,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, Cow, Ox, Calf	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Milk, Cow, Ox, Calf	2,100	63,000	756,000	793,800	833,490
Total variable Expense (B)	2,100	63,000	756,000	793,800	833,490
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,800	69,600	70,080	70,584
Net Profit (E) [C-D]		21,200	254,400	270,120	286,626
Investment Payback			20,000	20,000	20,000

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

Sl #	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	254,400	270,120	286,626
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		234,400	484,520
	Total Cash Inflow	304,400	504,520	771,146
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	234,400	484,520	751,146

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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





