

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



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Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. JINNAT ALI</b>
Age	:	25-03-1991 (25 Years)
Education, till to date	:	Class- 9
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 1 Sisters
Address	:	Vill: Dholat komorpur, P.O: Shibpur, P.S: Puthia, 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	:	<b>MST. SHAHARA BIBI</b>
(iii) Father's name	:	<b>MD. LOKI MUDDIN</b>
(iv) GB member's info	:	Branch: Baneshwar, Puthia, Centre # 12 (Female), Member ID: 2111, Group No: 06 Member since: 1997 to 2009 (12 Years) First loan: BDT -3,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nill
(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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Raw material (BDT 5000) Monthly
Entrepreneur Contact No.	:	01725-455384
Father's Contact No.	:	01735-123272
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SAHARA BIBI** joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JINNAT DAIRY FARM</b>
Location	:	Dholat komorpur , Shibpurhat , Puthia ,Rajshahi .
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 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	20 ft x 10ft= 200 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; milk.</li> <li>▪Daily milk production is 5 liter and milk price is BDT 50.</li> <li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪The farm is owned.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

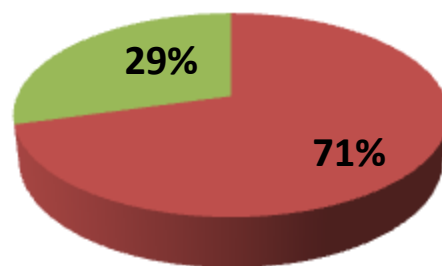
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	260	7800	93600
<b>Total Sales (A)</b>	260	7800	93600
<b>Less Variable Expense</b>			
Straw, bran, medicine	60	1800	21600
<b>Total variable Expense (B)</b>	60	1800	21600
<b>Contribution Margin (CM) [C=(A-B)]</b>	260	7800	93600
<b>Less Variable Expense</b>			
Electricity		100	1200
Salary (self)		3,000	36000
Bank Charge		100	1200
Mobile Bill		200	2400
<b>Total fixed cost (D)</b>		3,400	40800
<b>Net Profit (E)= [C-D]</b>		4,400	52800

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (1)	50,000	50,000	100,000
Ox (1)	50,000	0	50,000
Calf (1)	20,000	0	20,000
<b>Total</b>	<b>120,000</b>	<b>50,000</b>	<b>170,000</b>

## Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
<b>Milk</b>	350	10500	126000	132300	138915
<b>Total Sales (A)</b>	350	10500	126000	132300	138915
<b>Less Variable Expense</b>					
Straw, Bran, Medicine etc	100	3000	36000	37800	39690
<b>Total variable Expense (B)</b>	100	3000	36000	37800	39690
<b>Contribution Margin (CM) [C=(A-B)]</b>	350	10500	126000	132300	138915
<b>Less Variable Expense</b>					
Electricity		100	1200	1,200	1200
Salary (self)		3,000	36000	36500	37000
Bank Charge		100	1200	1,700	2200
Mobile Bill		200	2400	60000	60000
<b>Total fixed cost (D)</b>		3,400	40,800	99,500	100600
<b>Net Profit (E)= [C-D]</b>		7100	85200	32,800	38315
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20,000</b>



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

SR#	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	85,200	32,800	38315
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65,200	78000
	<b>Total Cash Inflow</b>	135200	98000	116315
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	65,200	78000	96315

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















