

Proposed NU Business Name: **RATNA DAIRY FARM**



Project identification and prepared by: Md Anowar Hossain
Mohastanj Unit, Bogra

Project verified by: Md Mozaharul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JELHAZ HOSSAIN
Age	:	30-06-1997 (19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01
Address	:	Vill: Polashbari , P.O: Chadmuhahat , P.S: Bogura Sadar , Dist: Bogula
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 RATNA BEGUM
(iii) Father's name	:	MD ABDUL MANNAN
(iv) GB member's info	:	Branch : Gokul Bogra , Centre : 35 (Female), Member ID: 2871, Group No: 04 Member since: 07-06-07 (05 Years) First loan: BDT 8000
Further Information:		Existing loan: BDT 30000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	NA
(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. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01731-982800
Family's Contact No.	:	01706-114273
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohastan Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RATNA BEGUM joined Grameen Bank since 05years ago. At first she took BDT 8000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RATNA DAIRY FARM
Location	:	Polash Bari, Maddhapara
Total Investment in BDT	:	BDT 295000/-
Financing	:	Self BDT 225000/- (from existing business) 76% Required Investment BDT 70000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 06 ft= 60 sq ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Milk▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from▪Agreed grace period is 3 months.

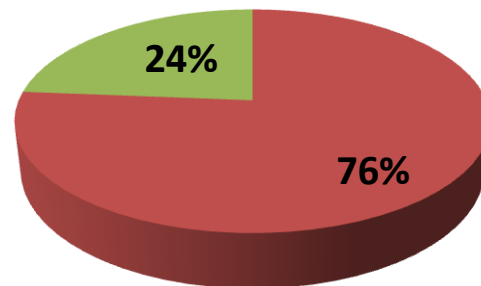
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (12*50)	600	18000	216000
Total Sales (A)	600	18000	216000
Less Variable Expense			
Feed & Medicine	150	4500	54000
Total variable Expense (B)	150	4500	54000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Mobile bill		500	6000
Total fixed cost (D)		6,500	78000
Net Profit (E)= [C-D]		7,000	84000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	100000	200,000	1	70,000	70,000	270,000
Calf	1	25000	25,000	0	0	0	25,000
Total	3	0	225,000	1	0	70,000	295,000

Source of Finance



■ Entrepreneur's Contribution 225,000

■ Investor's Investment 70,000

■ Total 295,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Milk (18*50)	900	27000	324000	340200	357210
Total Sales (A)	900	27000	324000	340200	357210
Less Variable Expense					
Feed & Medicine	220	6600	79200	83160	87318
Total variable Expense (B)	220	6600	79200	83160	87318
Contribution Margin (CM) [C=(A-B)	680	20400	244800	257040	269892
Less Variable Expense					
Electricity bill		500	6000	6500	7000
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Mobile bill		600	7200	7300	7400
Total fixed cost (D)		6,800	81,600	82,700	83800
Net Profit (E)= [C-D]		13600	163200	174,340	186092
Investment Payback			28,000	28,000	28,000

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

SR#	<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	70,000		
1.2	Net Profit	163,200	174,340	186092
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		135,200	281540
	Total Cash Inflow	233200	309540	467632
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	135,200	281540	439632

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 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









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বগুড়া সদর, বগুড়া।
ইউ পি ফরম - ১৩

ব্যবসা/বৃত্তির লাইসেন্স

বই নম্বর : ০৫
লাইসেন্স নম্বর : ১০১
প্রতিষ্ঠানের নাম : জেহাজ হোসেন
লাইসেন্সধারীর নাম : মোঃ জাহাঙ্গীর আলী
পিতা/স্বামীর নাম : মোঃ আব্দুল মালেক
ঠিকানা : মোঃ আব্দুল মালেক, চাঁদপুরা হাট
পেশার ধরন : জেহাজ হোসেন
শ্রমদানের পরিমাণ টাকা : ৫০০/-
তারিখ : ১১-১১-১৫

জাতীয় পরিচিতি বিবরণ



নাম : মোঃ জিলহেজ হোসেন
Name : Md. Jelhez Hossain
পিতা : মোঃ আব্দুল মালেক
মাতা : মোঃ আব্দুল মালেক
Date of Birth : 30-06-1997
NID No. : 19971012034000057
Blood Group : B+
বর্তমান ঠিকানা : বানা/হাজিরা, - , বানা/বাহা:
10203474501, পলালবাড়ী, ডাকনম্বর:
চাঁদপুরাট - ৫৫০০, বগুড়া সদর, পল্লী, বগুড়া

গ্রামীণ ব্যাংক

সহজ ঋণের পাশ বই

নাম : মোঃ জাহাঙ্গীর আলী
কর্মী নং : ১৮৪১
ক্রম নং : ০৪
কেন্দ্র নং : ৩৭৫
কেন্দ্রের নাম : মোঃ আব্দুল মালেক
বই ইস্যুর তারিখ :
শাখা ব্যবস্থাপকের স্বাক্ষর

FAMILY PICTURE

