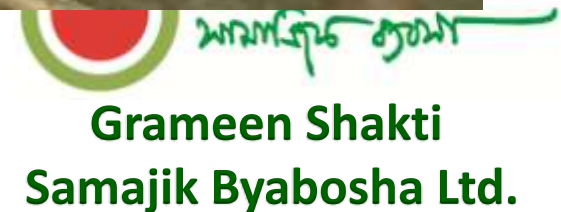


Proposed NU Business Name: **MIAZAN DAIRY FARM**



Project identification and prepared by: Md. Yasin Alam
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SATHI AKTER
Age	:	18-06-1986(31Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	01 Son 01 daughter
No. of siblings:	:	02 Brothers 02 sister
Address	:	Vill:RosuniyaP.O RosuniyaP.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASMA BEGUM
(iii) Father's name	:	MD AFZAL SIKDAR
(iv) GB member's info	:	Branch: Esapura, Centre # 27(Female), Member ID: 2877, Group No: 03 Member since:10-01-2001-2008(07Years) First loan: BDT 3,000/- Existing loan :7,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-238036
Family's Contact No.	:	01994-728555
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASMA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MIZAN DAIRY FARM
Location	:	Rosuniya,Sirajdikhan,Munshigonj.
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)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 9 ft= 108 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc. ▪Average % gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from Sirajdikhan. ▪Agreed grace period is 3 months.

Existing (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
caw,milk,calf etc.	700	21,000	252,000	264,600	277,830
Total variable Expense (B)	700	21,000	252,000	264,600	277,830
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000	113,400	119,070
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	5,500	5,500	5,500
Total Fixed Cost		5,200	67,900	68,020	68,146
Net Profit (E) [C-D)		3,800	40,100	45,380	50,924

Investment Breakdown

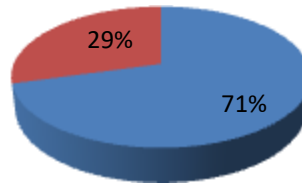
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	2	60000	120000	ox	2	25000	50,000	170,000
Total			120000			25000	50,000	170,000

Source of finance

■ Entrepreneur investment 120,000

■ Investore investment 50,000

■ Total investment 170,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	1,000	30,000	360,000	378,000	396,900
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Net Profit (E) [C-D]		3,800	40,100	45,380	50,924
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	40,100	45,380	50,924
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		20,100	45,480
	Total Cash Inflow	90,100	65,480	96,404
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	20,100	45,480	76,404

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business :03
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



