

Proposed NU Business Name: MIRAJ DAIRY FARM

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Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD.MIRAJ HOSSAIN |
| Age | : | 05-01-1999(18Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Unmarried |
| Children | : | No |
| No. of siblings: | : | 3 Brothers 3 Sister |
| Address | : | Vill: Uttor usufour P.O:Joypara ; P.S: Dohar Dist: Dhaka. |
| Parent's and GB related Info | : | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SAJEDA BEGUM |
| (iii) Father's name | : | SOHRAB KHAN |
| (iv) GB member's info | : | Branch:Joypara ,Centre # 01 (Female), Member ID: 4239 Group No: 04 Member since: 1995- 2012(17Years) First loan: BDT 5000/- Existing loan: 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 | : | 3 years experience in running business. 3 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01793522480 |
| Family's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAJEDA BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

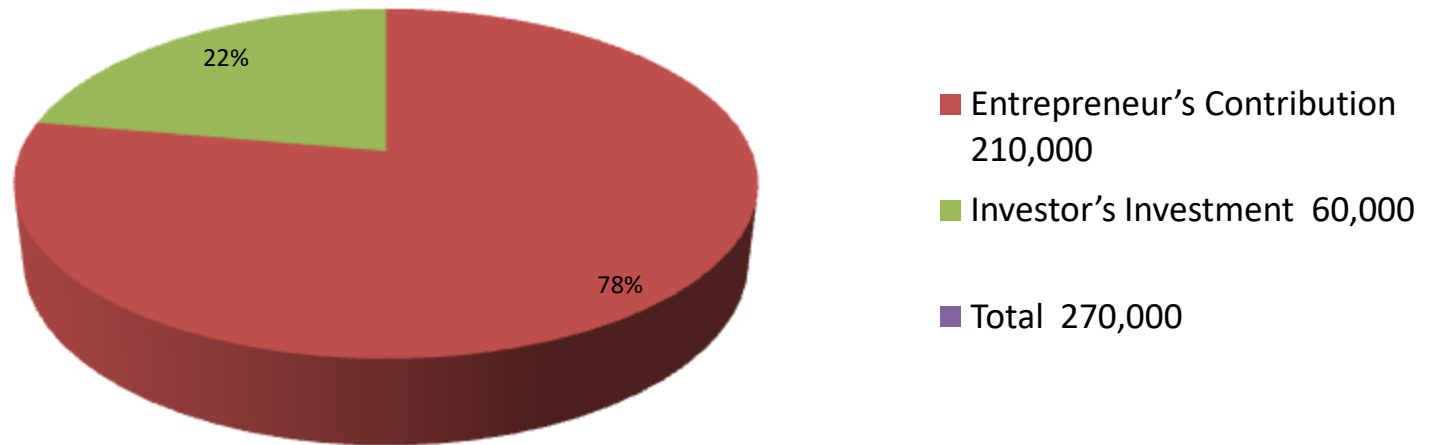
Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MIRAJ DAIRY FARM |
| Location | : | Dohar,Dhaka |
| Total Investment in BDT | : | BDT 270,000/- |
| Financing | : | Self BDT 210,000/- (from existing business) 78% Required Investment BDT 60,000/- (as equity) 22% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 15 ft x 10 ft= 150 square ft |
| Implementation | : | <ul style="list-style-type: none"> ▪He has 1 cow and 1 calf in his farm. ▪Average Daily milk production is 16 liter and milk price is BDT 60. ▪The business is operating by entrepreneur. Existing no employee. ▪The farm is owned. ▪Collects goods from Joypara . ▪Agreed grace period is 3 months. |

| Existing | | | |
|-----------------------------------|-------|---------|--------|
| Particular | Daily | Monthly | Yearly |
| Revnuue (Sale) | | | |
| Cow,Calf | 360 | 10800 | 129600 |
| | 0 | 0 | 0 |
| Total Sales(A) | 360 | 10800 | 129600 |
| Less Variable Expense (B) | | | 0 |
| Cow,Calf | 50 | 1512 | 18144 |
| Total Variable Expense | 50 | 1512 | 18144 |
| Contributon Margin (CM) [C=(A-B)] | 310 | 9288 | 111456 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 200 | 2400 |
| Transportaion | | 0 | 0 |
| Salary (Self) | | 0 | 0 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 0 | 0 |
| Guard | | 0 | 0 |
| Cow feed | | 5000 | 60000 |
| Mobile Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 5500 | 66000 |
| Net Profit (E)= [C-D] | | 3788 | 45456 |

| Investment Breakdown | | | | | | | |
|----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 1 | 180,000 | 180,000 | | | 60,000 | 240,000 |
| Calf | 1 | 30,000 | 30,000 | | | 0 | 30,000 |
| | 2 | 210000 | 210,000 | 0 | 0 | 60,000 | 270,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|------------|--------------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Cow,Calf | 800 | 24000 | 288000 | 302400 | 317520 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 800 | 24000 | 288000 | 302400 | 317520 |
| Less Variable Expense (B) | | | | | |
| Straw, Bran, Medicine etc | 112 | 3360 | 40320 | 42336 | 44453 |
| Total Variable Expense | 112 | 3360 | 40320 | 42336 | 44453 |
| Contributon Margin (CM) [C=(A-B)] | 688 | 20640 | 247680 | 260064 | 273067 |
| Less Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electric Bill | | 200 | 2400 | 2700 | 3000 |
| Transportaion | | 0 | 0 | 0 | 0 |
| Salary (Self) | | 0 | 0 | 0 | 0 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 0 | 0 | 0 | 0 |
| Gard | | 0 | 0 | 0 | 0 |
| Generator | | 5000 | 60000 | 60000 | 60000 |
| Mobil Bill | | 300 | 3600 | 3700 | 3800 |
| Total Fixed Cost (D) | | 5500 | 6000 | 6400 | 6800 |
| Net Profit (E)= [C-D] | | 15140 | 181680 | 190764 | 200302 |
| Investment Pay Back | | | 24,000 | 24,000 | 24,000 |

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 | 60,000 | | |
| 1.2 | Net Profit | 181,680 | 190764 | 200302.2 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 157680 | 324444 |
| | Total Cash Inflow | 241,680 | 348,444 | 524,746 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24000 | 24000 | 24000 |
| | Total Cash Outflow | 84,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 157,680 | 324,444 | 500,746 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Kolakopa, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures