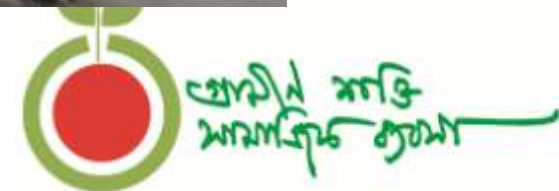


**Proposed NU Business Name: MIRAJ DAIRY FARM**



Project identification and prepared by: Md.Shahidul Islam,  
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MIRAJ ALI</b>
Age	:	25-06-1984 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	03 Child
No. of siblings:	:	05 Brothers 02 Sister
Address	:	Vill: Aouna, P.O: Aouna . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	<b>NURBAN BEGUM</b>
(iii) Father's name	:	<b>SUKUR ALI</b>
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 21 (Female), Member ID: 4671, Group No: 07 Member since: 15-01-1992 (17 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 20,000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937-277934
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURBAN BEGUM** joined Grameen Bank since 25 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

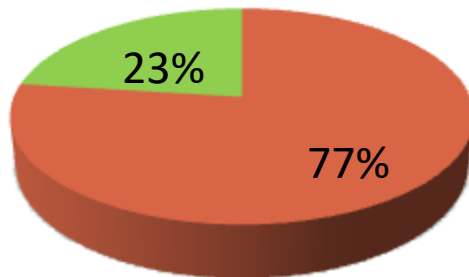
Business Name	:	<b>MIRAJ DAIRY FARM</b>
Location	:	Chak Aouna, Nawabgonj
Total Investment in BDT	:	BDT 3,50,000/-
Financing	:	Self BDT 2,70,000/- (from existing business) 77% Required Investment BDT 80,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 3 Cow, 2 ox and a calf in his farm.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Shivrampur &amp; Joypara Hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
(Milk 7x70)	490	14700	176400
	0	0	0
Total Sales(A)	490	14700	176400
Less Variable Expense (B)			0
Sraw,bran,medecine etc	0	4000	48000
Total Variable Expense	0	4000	48000
Contributon Margin (CM) [C=(A-B)]	0	10700	128400
Less Fixed Expense			
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		0	0
Gard		0	0
Generator		0	0
Salary (Staff-4)		0	0
Mobil Bill		100	1200
Total Fixed Cost (D)		5600	67200
Net Profit (E)= [C-D]		5100	61200

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	60,000	1,80,000	1	80,000	80,000	2,60,000
Ox	2	30,000	60,000				60,000
Calf	1	30,000	30,000				30,000
<b>Total</b>			<b>2,70,000</b>			<b>80,000</b>	<b>3,50,000</b>

## Source of Finance



- Entrepreneur's Contribution's :- 2,70,000
- Investor Investment's :- 80,000
- Total :- 3,50,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
(Milk (9x70))	630	18900	226800	238140	250047
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Sales(A)</b>	<b>630</b>	<b>18900</b>	<b>226800</b>	<b>238140</b>	<b>250047</b>
<b>Less Variable Expense (B)</b>					
Straw,bran,medecine etc	<b>0</b>	<b>5000</b>	<b>60000</b>	63000	<b>66150</b>
<b>Total Variable Expense</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>13900</b>	<b>166800</b>	<b>175140</b>	<b>183897</b>
<b>Less Fixed Expense</b>					
Electric Bill		0	0	300	600
Transportaion		500	6000	72000	864000
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>5900</b>	<b>70800</b>	<b>137200</b>	<b>929600</b>
<b>Net Profit (E)= [C-D]</b>		<b>8000</b>	<b>96000</b>	<b>100800</b>	<b>105840</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	96,000	100800	105840
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		64000	132800
	<b>Total Cash Inflow</b>	<b>176,000</b>	<b>164,800</b>	<b>238,640</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest







