

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



Project identification and prepared by: Md. Shah-Alom,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



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

Name	:	<b>MD. MIRAZUL ISLAM</b>
Age	:	16-08-1986(30 Years)
Education, till to date	:	Class: Five
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Kasimala , P.O: Dupchachia , P.S: Kahalu, Dist: Bogra
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>MOST. MEHERUN BEGUM</b>
(iii) Father's name	:	<b>MD .MANNAN SARKER</b>
(iv) GB member's info	:	Branch: Bir-Kedar Kahalu, Centre # 54 (Female), Member ID: 2974/1, Group No: 06 Member since: 16-05-1994( 08 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: Nil
(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	:	06 years experience in running business 06 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-766335
Mother's Contact No.	:	01761-706978
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. MEHERUN BEGUM** joined Grameen Bank since 21 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIRAZUL DAIRY FARM</b>
Location	:	Kashimala, Kahalu, Bogra
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 170,000/-(from existing business) 74% Required Investment BDT 60,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk, etc.</li><li>▪ 80% Gain of sale.</li><li>▪The business is operating by entrepreneur. Existing 03 employee.</li><li>▪01 will be appointed in the future.</li><li>▪Collects goods from Bogura, Dupchachia.</li><li>▪Agreed grace period is 3 months.</li></ul>

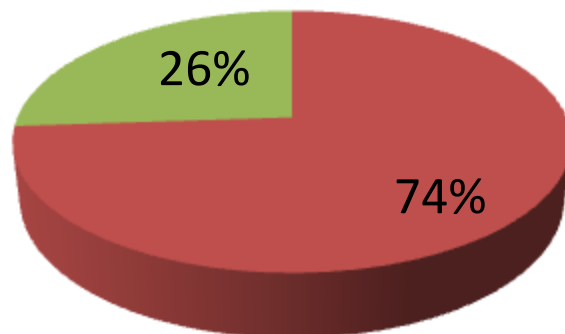
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	250	7500	900000
<b>Total Sales (A)</b>	250	7500	90000
<b>Less Variable Expense</b>			
Milk	50	1500	18000
<b>Total variable Expense (B)</b>	50	1500	18000
<b>Contribution Margin (CM) [C=(A-B)]</b>	200	6000	72000
<b>Less Variable Expense</b>			
Transportation		100	1200
Salary (self)		5,000	60000
Entertainment		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		5,700	68400
<b>Net Profit (E)= [C-D]</b>		300	3600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow( Austrolian)	1	80,000	80000	1	60,000	60000	140000
Cow( Deshi)	2	45,000	90000	0	0	0	90000
<b>Total</b>	<b>3</b>	<b>0</b>	<b>170,000</b>	<b>1</b>	<b>0</b>	<b>60,000</b>	<b>230000</b>

## Source of Finance



- Entrepreneur's Contribution  
170,000
- Investor's Investment 60,000
- Total 230,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
Milk	400	12000	144000	151200	158760
<b>Total Sales (A)</b>	<b>400</b>	<b>12000</b>	<b>144000</b>	<b>151200</b>	<b>158760</b>
<b>Less Variable Expense</b>				0	0
Milk	80	2400	28800	30240	31752
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2400</b>	<b>28800</b>	<b>30240</b>	<b>31752</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	320	9600	115200	120960	127008
<b>Less Variable Expense</b>				0	0
Transportation		100	1200	1260	1323
Salary (self)		5000	60000	63000	66150
Entertainment		300	3600	3780	3969
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		<b>5,700</b>	<b>68400</b>	<b>71820</b>	<b>75411</b>
<b>Net Profit (E)= [C-D]</b>		<b>3,900</b>	<b>46800</b>	<b>49140</b>	<b>51597</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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	60,000		
1.2	Net Profit	<b>46800</b>	<b>49140</b>	<b>51597</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		22,800	47,940
	<b>Total Cash Inflow</b>	106,800	71,940	99,537
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)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	84,000	24000	24,000
3	<b>Net Cash Surplus</b>	22,800	47940	75537

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kashimala, Kahalu, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

