

Proposed NU Business Name: MIRAJ DAIRY FARM

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Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MIRAJ BHUYAN
Age	:	10-05-1985 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	03 Brothers 02 Sister
Address	:	Vill: Singhora, P.O: Paliljhap . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Fathe
(ii) Mother's name	:	NABIJA KHATUN
(iii) Father's name	:	SUKUR ALI
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 45 (Female), Member ID: 3401, Group No: 05 Member since: 15-01-1999 (08 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 30,000 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.	:	01
Family's Contact No.	:	01703-495856
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NABIJA KHATUN joined Grameen Bank since 29 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

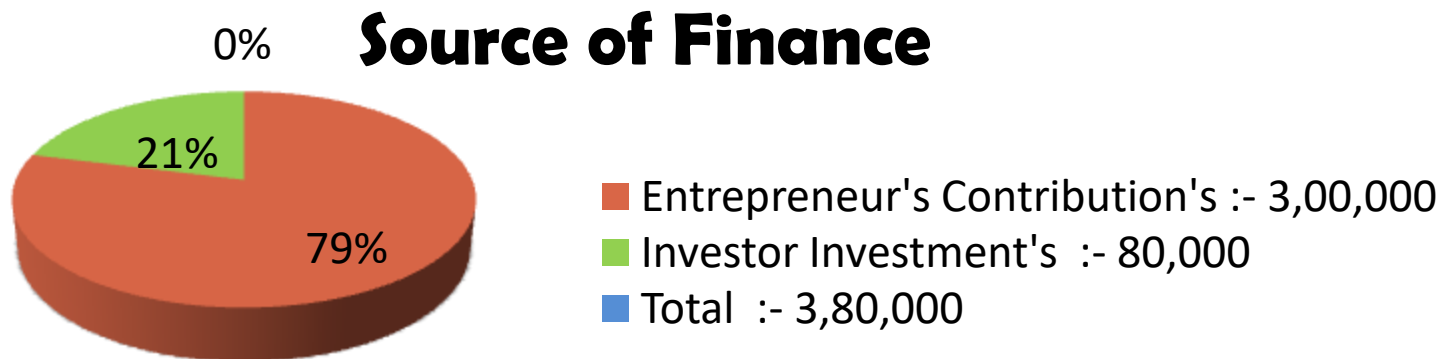
Business Name	:	MIRAJ DAIRY FARM
Location	:	Singhora, Nawabgonj
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 3,00,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 02 Cow, calf 04 in his farm.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk(10x60)	600	18000	216000
	0	0	0
Total Sales(A)	600	18000	216000
Less Variable Expense (B)			0
Sraw,barn,medecine etc	200	6000	72000
Total Variable Expense	200	6000	72000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
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]		6400	76800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	80,000	1,60,000	1	80,000	80,000	2,40,000
Calf	3	40,000	1,20,000				1,20,000
Calf	1	20,000	20,000				
Total			3,00,000			80,000	3,80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk(14x60)	840	25200	302400	317520	333396
	0	0	0	0	0
Total Sales(A)	840	25200	302400	317520	333396
Less Variable Expense (B)					
Straw,barn,medecine etc	0	7000	84000	88200	92610
Total Variable Expense	0	0	0	0	0
Contributon Margin (CM) [C=(A-B)]	0	18200	218400	229320	240786
Less Fixed Expense					
Electric Bill		0	0	300	600
Transportaion		700	8400	100800	1209600
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
Total Fixed Cost (D)		6100	73200	166000	1275200
Net Profit (E)= [C-D]		12100	145200	152460	160083
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	145,200	152460	160083
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		113200	233660
	Total Cash Inflow	225,200	265,660	393,743
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	113,200	233,660	361,743

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest







