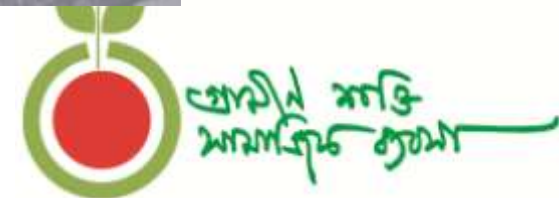


Proposed NU Business Name: **CHAN MIYA DAIRY FARM**



Project identification and prepared by: Ashrafal Alam,
Kaliganj Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	CHAN MIYA
Age	:	03/07/1988 (29 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Alua, P.O: Shom Notunbazar, P.S: Kaliganj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOYNOB BEGUM
(iii) Father's name	:	AKBAR ALI
(iv) GB member's info	:	Branch: Kaliganj, Centre # 7 (Female), Member ID: 1842/5, Group No: 05 Member since: 03/02/1999 to 2008 (09Years) First Loan: BDT 10,000/- , Existing Loan: BDT 20,000/- Outstanding Loan: Nil
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.)	:	Nil
Business Experiences and Training Info	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01961-813940
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOYNOB BEGUM joined Grameen Bank for 09 years. At first She took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

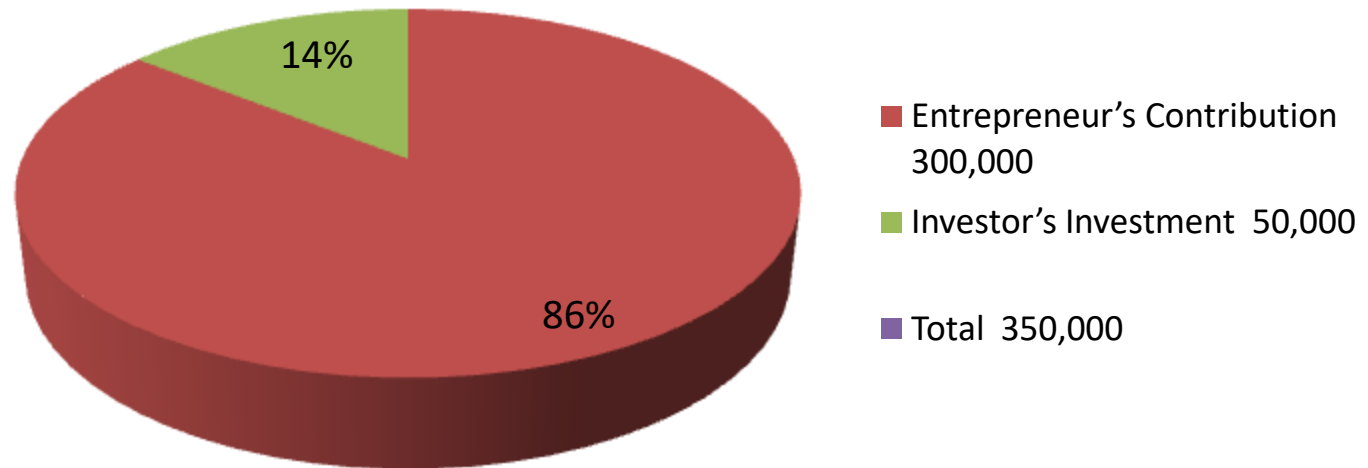
Proposed Nobin Udyokta Business Info

Business Name	:	CHAN MIYA DAIRY FARM
Location	:	Alua
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 300,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He has four cows in his farm.▪Average daily milk production is 09 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Kaliganj▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk Sale	540	16200	194400
	0	0	0
Total Sales(A)	540	16200	194400
Less Variable Expense (B)			0
Straw, Bran, Medicine	216	6480	77760
Total Variable Expense	216	6480	77760
Contributon Margin (CM) [C=(A-B)]	324	9720	116640
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		5000	60000
Net Profit (E)= [C-D]		4720	56640

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	4	75,000	300,000	1	50,000	50,000	350,000
Total	4	75000	300,000			50,000	350000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk Sale	720	21600	259200	272160	285768
	0	0	0	0	0
Total Sales(A)	720	21600	259200	272160	285768
Less Variable Expense (B)					
Straw, Bran, Medicine etc	288	8640	103680	108864	114307
Total Variable Expense	288	8640	103680	108864	114307
Contributon Margin (CM) [C=(A-B)]	432	12960	155520	163296	171461
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		5000	60000	60700	61415
Net Profit (E)= [C-D]		7960	95520	100296	105311
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	95,520	100296	105310.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		75520	155816
	Total Cash Inflow	145,520	175,816	261,127
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	75,520	155,816	241,127

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

