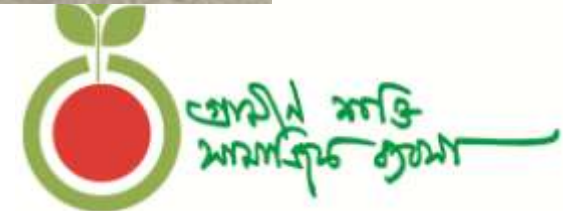


Proposed NU Business Name: **SHIRAJ DAIRY FARM**



Project identification and prepared by: Md. Mahfuzur Rohaman,
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHIRAJ UDDIN
Age	:	15/02/1983(35Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	0 1 Daughter 01 Son
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill:Ujilab P.O:Sreepur P.S: Sreepur 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	:	ASIA KHATUN <input type="checkbox"/>
(iii) Father's name	:	MONIR UDDIN
(iv) GB member's info	:	Branch: Tengra Centre # 14 (Female), Member ID: 1343/1, Group No: 01 Member since: 1985 to 2010 (25Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 20,000 /-, Outstanding Loan: Nill-
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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Tailaring
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746391291
Family's Contact No.	:	01746392346
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASIA KHATUN joined Grameen Bank since 25 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info4

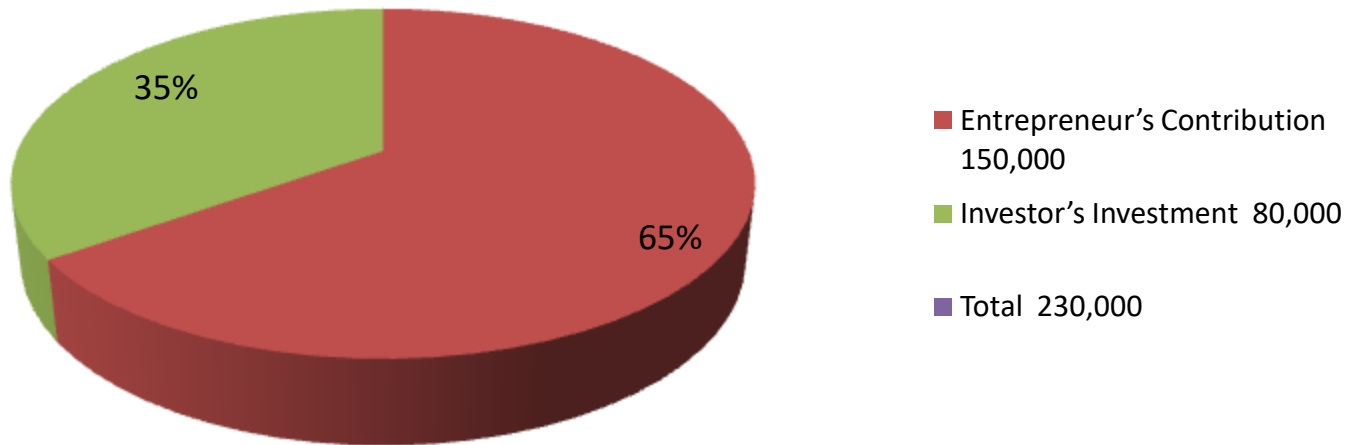
Business Name	:	SHIRAJ DAIRY FARM
Location	:	Ujilab
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/- (from existing business) 65% Required Investment BDT 80,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100 sq. ft
Security of the shop	:	BDT /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various (eg: Cow etc.).▪Average 15% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Sreepur, Dhaka.▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)		0	0
Straw, Bran, Medicine etc	2550	76500	918000
Total Variable Expense	0	0	0
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		6300	75600

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	3	50000	150000	1	80000	80,000	230,000
	3	50000	150,000	1	80000	80,000	230,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	4000	180000	2160000	2268000	2381400
	0	0	0	0	0
Total Sales(A)	4000	180000	2160000	2268000	2381400
Less Variable Expense (B)	0				
Straw, Bran, Medicine etc	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7200	86400	87400	88430
Net Profit (E)= [C-D]		13800	165600	173880	182574
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	165600	173880	182574
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		133,600	275,480
	Total Cash Inflow	245,600	307,480	458,054
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	133,600	275,480	426,054

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bir Ujili Bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

