

# Proposed NU Business Name: **M/S KOBIR DAIRY FARM**

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

Name	:	<b>MD.FARAJUL KOBIR</b>
Age	:	01-05-1984 (33 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Son & Daughter
No. of siblings:	:	0 Sister & 04 Brothers
Address	:	Vill: Goniari Kandi, P.O: Mohichoron Hat, P.S: Sona Tola, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST.MINARA BEGUM</b>
(iii) Husband's name	:	<b>MD.ABUL WAHED</b>
(iv) GB member's info	:	Branch: Dikdarir sonatola , Centre # 24 (Female), Member ID: 9305, Group No: 17 Member since: 12-03-1997 (20 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 38,000, Outstanding loan:BDT 37916/ -
(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. She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-622863
Mother's Contact No.	:	01790-769777
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.MINARA BEGUM** joined Grameen Bank since 20 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

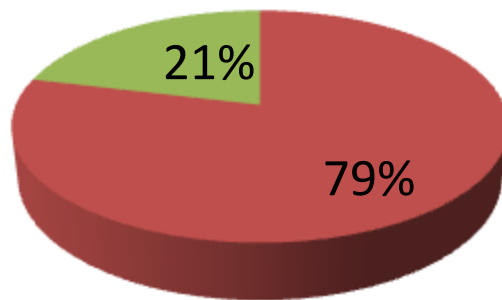
Business Name	:	<b>M/S KOBIR DAIRY FARM</b>
Location	:	: Goniari Kandi, : Mohichoron Hat, Sonatola, Bogra
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,60,000/-(from existing business) 79% Required Investment BDT 70,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has four cow , two calf in his farm.</li><li>▪Average daily milk production is 10 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from local bazar.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (10x 50)	500	15000	180000
Total Sales(A)	500	15000	180000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	175	5250	63000
Total Variable Expense	175	5250	63000
Contribution Margin (CM) [C=(A-B)]	325	9750	117000
Less Fixed Expense			
Electric Bill		200	2400
Salary (Self)		4000	48000
Mobile Bill		200	2400
Total Fixed Cost (D)		4400	52800
Net Profit (E)= [C-D]		5350	64200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	70,000	210,000	1	70000	70,000	280,000
Small Calf	2	25,000	50,000			0	50,000
			0			0	0
			0			0	0
	5	95000	260,000	1	70000	70,000	330000

## Source of Finance



- Entrepreneur's Contribution 260,000
- Investor's Investment 70,000
- Total 330,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Milk (12x 50)</b>	600	18000	216000	226800	238140
<b>Total Sales(A)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Variable Expense (B)</b>					
Milk (10x 50)	210	6300	75600	79380	83349
<b>Total Variable Expense</b>	<b>210</b>	<b>6300</b>	<b>75600</b>	<b>79380</b>	<b>83349</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>390</b>	<b>11700</b>	<b>140400</b>	<b>147420</b>	<b>154791</b>
<b>Less Fixed Expense</b>					
Electric Bill		200	2400	2700	3000
Salary (Self)		4000	48000	48000	48000
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>4400</b>	<b>52800</b>	<b>53200</b>	<b>53600</b>
<b>Net Profit (E)= [C-D]</b>		<b>7300</b>	<b>87600</b>	<b>91980</b>	<b>96579</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	70,000		
1.2	Net Profit	87,600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59600	123580
	<b>Total Cash Inflow</b>	<b>157,600</b>	<b>151,580</b>	<b>220,159</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>59,600</b>	<b>123,580</b>	<b>192,159</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE