

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



Project identification and prepared by: Md. Delwer Hossain,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOKBUL HOSSAIN</b>
Age	:	14/01/1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister
Address	:	Vill: Amraid, P.O: Amraid, P.S: Kapashia, 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	:	<b>BEAUTY</b>
(iii) Father's name	:	<b>MD. ABDUL MALEK</b>
(iv) GB member's info	:	Branch: Barishab, Centre # 59 (Female), Member ID: 6473, Group No: 05 Member since: 07/02/2009 to 2017 (8 Years) First Loan: BDT 5,000/- , Last Loan: BDT 50,000/- 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 03 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-166111
Family's Contact No.	:	01713-520764
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BEAUTY** joined with Grameen Bank for 08 years. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOKBUL DAIRY FARM</b>
Location	:	Amraid, Kapashia
Total Investment in BDT	:	BDT 2,40,000/-
Financing	:	Self BDT 1,80,000/- (from existing business) 75% Required Investment BDT 60,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪ He has two cows, one oxe, two calves in his farm.</li> <li>▪ Average daily milk production is 07 liter and milk price is BDT 60/-.</li> <li>▪ The business is operated by entrepreneur. Existing no employee.</li> <li>▪ The farm is owned.</li> <li>▪ Collects cows from Amraid Bazar.</li> <li>▪ Agreed grace period is 3 months.</li> </ul>

## Existing Business

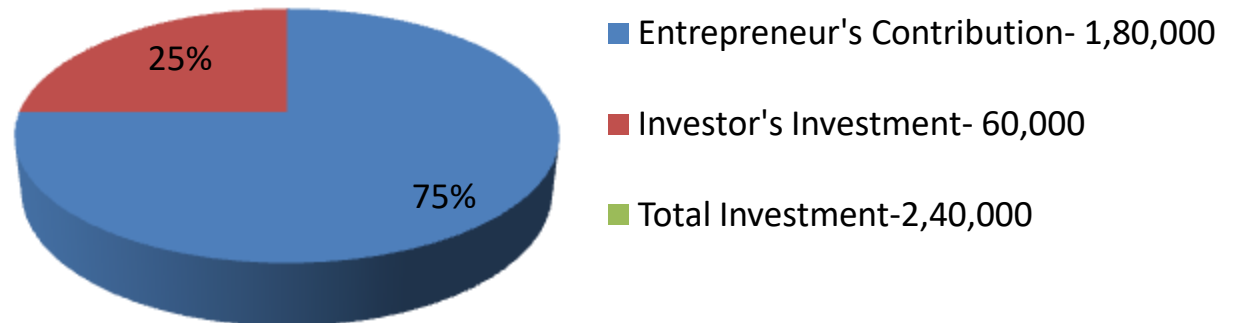
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 7 litre x 60/- per litre)	420	12,600	1,51,200
<b>Total Sales (A)</b>	<b>420</b>	<b>12,600</b>	<b>1,51,200</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	80	2,400	28,800
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>340</b>	<b>10,200</b>	<b>1,22,400</b>
<b>Less. Fixed Expense</b>			
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>4,950</b>	<b>59,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,250</b>	<b>63,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	2	50,000	1,00,000	1	60,000	60,000	1,60,000
Ox	1	40,000	40,000			-	40,000
Calf	2	20,000	40,000				40,000
<b>Total</b>	<b>5</b>		<b>1,80,000</b>	<b>1</b>		<b>60,000</b>	<b>2,40,000</b>

## Source of Finance



## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 11 litre x 60/- per litre)	660	19,800	2,37,600	2,49,480	2,61,954
<b>Total Sales (A)</b>	<b>660</b>	<b>19,800</b>	<b>2,37,600</b>	<b>2,49,480</b>	<b>2,61,954</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
<b>Total variable Expense (B)</b>	<b>140</b>	<b>4,200</b>	<b>50,400</b>	<b>52,920</b>	<b>55,566</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15,600</b>	<b>1,87,200</b>	<b>1,96,560</b>	<b>2,06,388</b>
<b>Less. Fixed Expense</b>					
Transportation		800	9,600	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>6,300</b>	<b>75,600</b>	<b>78,460</b>	<b>81,200</b>
<b>Net Profit (E) [C-D]</b>		<b>9,300</b>	<b>1,11,600</b>	<b>1,18,100</b>	<b>1,25,188</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)

<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	60,000		
1.2	Net Profit	1,11,600	1,18,100	1,25,188
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		87,600	1,81,700
	<b>Total Cash Inflow</b>	<b>1,71,600</b>	<b>2,05,700</b>	<b>3,06,888</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,600</b>	<b>1,81,700</b>	<b>2,82,888</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 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



গোষ্ঠী শক্তি  
সামাজিক উন্নয়ন

# গ্রামীণ শক্তি সামাজিক ব্যবস্থা

(২)

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের

স্বাক্ষরিত ডেপুটি প্রকল্প

কোঅর্ডিনেটর, গাওঁপিসা প্রকল্প প্রস্তাব গ্রহণের ত

জীবন বৃত্তান্ত:

নাম: স্বাক্ষরিত হোসেন

বছর জন্ম তারিখ: ১৪/০১/১৯৮৩ জাতীয় পরি

প্রেম: প্রমাণিত

স্বাক্ষরিত





# FAMILY PICTURE

