

## Proposed NU Business Name **MOBURAK DAIRY FARM**



Project identification and prepared by: Mahafuzur Rahaman  
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

Name	:	<b>MD: MOBURAK HOSEN</b>
Age	:	01/02/1989( 29Years)
Education, till to date	:	Class 9
Marital status	:	married
Children	:	01Daughter Son 01
No. of siblings:	:	01Brothers Brothers 01
Address	:	Vill: Vangahati P.O SreepurP.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	:	<b>MST: SUAFIA</b>
(iii) Father's name	:	<b>MD:NUR MOHAMMED</b>
(iv) GB member's info	:	Branch: Sreepur, Centre # 40 (Female), Member ID: 2024, Group No: 03 Member since: 29/03/2000 to 2015(15Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 30,000/- Outstanding Loan: BDT 0/-
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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Private Service
Entrepreneur Contact No.	:	01916906667
Family's Contact No.	:	01616906667
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

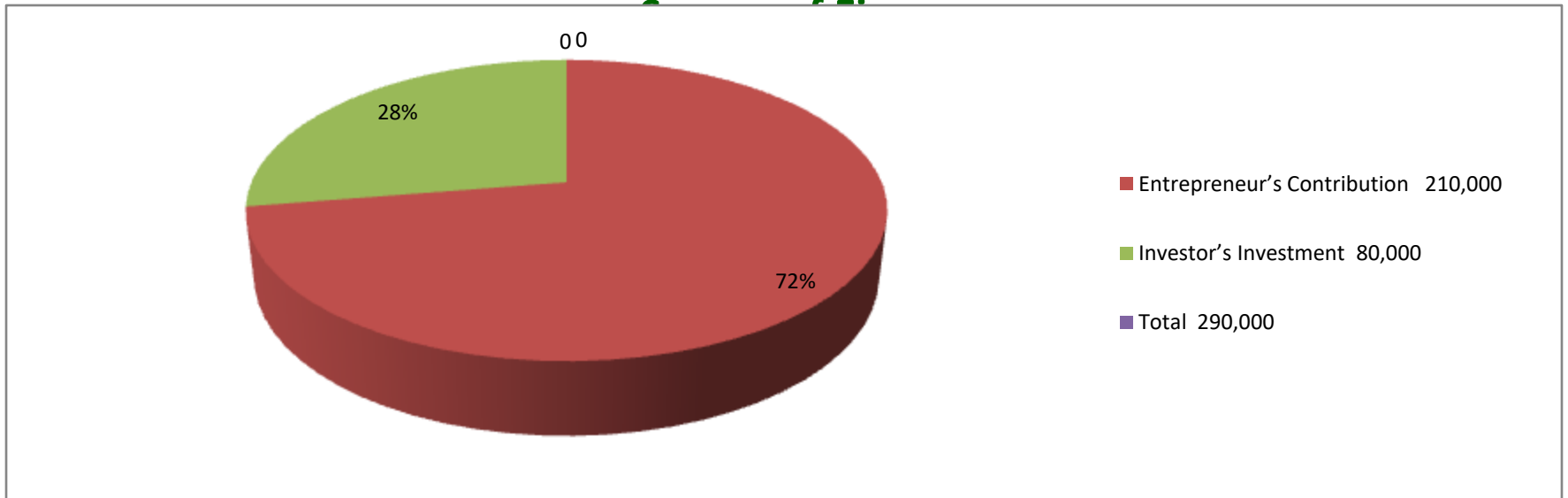
**MST:SUAFIA KHATUN** joined Grameen Bank since 1 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info4

Business Name	:	<b>MOBURAK DAIRY FARM</b>
Location	:	VANGNAHERI
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 210,000/- (from existing business) 68% Required Investment BDT 80,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft = 100sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in cow rearing.</li><li>▪Average 85% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Collects cows from Sreepur</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
Milk	3200	96000	1152000
	0	0	0
<b>Total Sales(A)</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Straw, Bran, Medicine etc	2720	81600	979200
<b>Total Variable Expense</b>	<b>2720</b>	<b>81600</b>	<b>979200</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6300</b>	<b>75600</b>
<b>Net Profit (E)= [C-D]</b>		<b>8100</b>	<b>97200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	02	70,000	70,000	1	80,000	80,000	80,000
Cow	1	50,000	50,000			0	
Cow	2	20000	20000				
			<b>210,000</b>			<b>80,000</b>	80000



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk	3700	111000	1332000	1398600	1468530
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3700</b>	<b>111000</b>	<b>1332000</b>	<b>1398600</b>	<b>1468530</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	2960	88800	1065600	1118880	1174824
<b>Total Variable Expense</b>	<b>2960</b>	<b>88800</b>	<b>1065600</b>	<b>1118880</b>	<b>1174824</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>740</b>	<b>22200</b>	<b>266400</b>	<b>279720</b>	<b>293706</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	2520	2646
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		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>	<b>72520</b>	<b>73046</b>
<b>Net Profit (E)= [C-D]</b>		<b>16200</b>	<b>194400</b>	<b>204120</b>	<b>214326</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	194,400	204120	214326
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		162400	334520
	<b>Total Cash Inflow</b>	<b>274,400</b>	<b>366,520</b>	<b>548,846</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>162,400</b>	<b>334,520</b>	<b>516,846</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

