

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

Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOSTOFA KAMAL
Age	:	20/02/1986 (31 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	Nil
Address	:	Vill: Boro Hor Maruliapara, P.O: Bhulesshor-1743, 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	:	TASLIMA BEGUM
(iii) Father's name	:	MD. INTAZ UDDIN
(iv) GB member's info	:	Branch: Goshinga, Centre # 70 (Female), Member ID: 7573/1, Group No: 04 Member since: 07/08/2011 to 2016 (5 Years) First Loan: BDT 2,000/- , Last Loan: BDT 30,000/- 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.)	:	CNG Driving
Business Experiences and Training Info	:	05 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.	:	01725-414628
Family's Contact No.	:	01733-559073
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FARIDA joined with Grameen Bank for 05 years. At first she took BDT 2,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOSTOFA DAIRY FARM
Location	:	Amraid, Kapashia
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,70,000/- (from existing business) 82% Required Investment BDT 60,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has three cows, two oxe calves, two heifer calves in his farm.▪Average daily milk production is 07 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazar.▪Agreed grace period is 3 months.

Existing Business

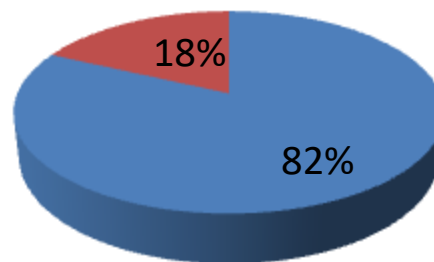
BDT (TK)

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

Investment Breakdown

Existing				Proposed			Proposed Total
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	60,000	60,000	1	60,000	60,000	1,20,000
Cow	1	50,000	50,000	-	-	-	50,000
Cow	1	40,000	40,000	-	-	-	40,000
Ox Calf	2	35,000	70,000	-	-	-	70,000
Heifer Calf	2	25,000	50,000	-	-	-	50,000
Total	7		2,70,000	1		60,000	3,30,000

Source of Finance



■ Entrepreneur's Contribution- 2,70,000

■ Investor's Investment- 60,000

■ Total Investment- 3,30,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 11 litre x 60/- per litre)	660	19,800	2,37,600	2,49,480	2,61,954
Total Sales (A)	660	19,800	2,37,600	2,49,480	2,61,954
Less. Variable Expense					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	520	15,600	1,87,200	1,96,560	2,06,388
Less. Fixed Expense					
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
Total Fixed Cost		6,300	75,600	78,460	81,200
Net Profit (E) [C-D]		9,300	1,11,600	1,18,100	1,25,188
Investment Payback			24,000	24,000	24,000

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	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
	Total Cash Inflow	1,71,600	2,05,700	3,06,888
2	Cash Outflow			
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	87,600	1,81,700	2,82,888

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



স্বাক্ষর

গ্রামীণ শক্তি সামাজিক

প্রস্তাবিত নবীন উদ্যোক্তা প্রব

মোস্তফা হুসেইন খান

কম্পিউটার সাহায্য প্রকল্প প্রস্তাব

ক্ষিপ্ত জীবন বৃত্তান্ত:

মোঃ মোস্তফা হুসেইন

১৯৮৫ জন্ম তারিখ: ২০/০২/১৯৮৫

চল্লি শ্রমিক





FAMILY PICTURE

