

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



Project identification and prepared by: AMINUL ISLAM
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Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: MOFAZZAL HOSSAIN
Age	:	01/11/1985(33Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	0 1Son 01 Doughter
No. of siblings:	:	02Brothers 01Sister
Address	:	Vill: Gaziaron P.O: Gosinga 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	:	MTS: MORIAM
(iii) Father's name	:	LET: FAZALUL HOQUE
(iv) GB member's info	:	Branch: Gosinga, Centre # 47 (Female), Member ID: 8174, Group No: 05 Member since: 29/03/2000 to 2015(15Years) First Loan: BDT 10000 /-, Existing Loan:BDT 50,000/- 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	:	None
Entrepreneur Contact No.	:	01724-863969
Family's Contact No.	:	01731-666440
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MTS: MORIAM joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

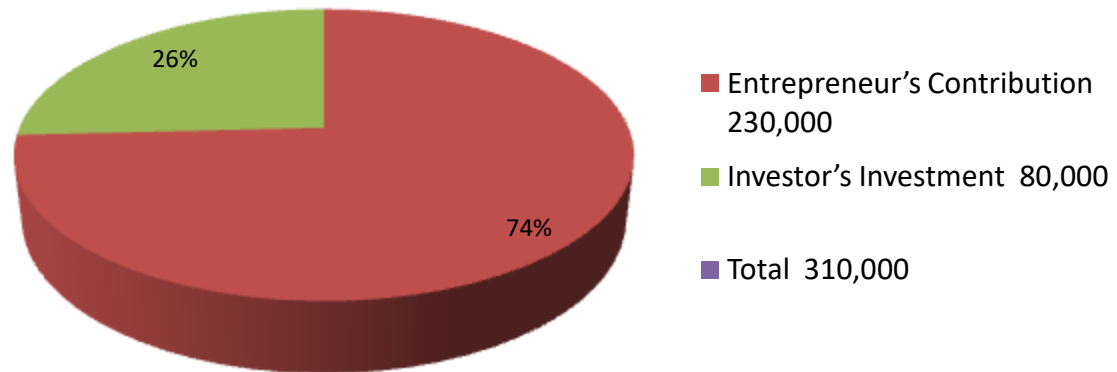
Proposed Nobin Udyokta Business Info4

Business Name	:	MOFAZZAL DAIRY FARM
Location	:	Gaziaron
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 230,000/- (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 10 ft = 100sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing.▪Average 85% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The farm is own.▪Collects cows from Sreepur▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	3,100	93,000	1,116,000
	3,100	93,000	1,116,000
Total Sales(A)			
Less Variable Expense (B)	2,635	79,050	948,600
Straw, Bran, Medicine etc	2,635	79,050	948,600
Total Variable Expense	465	13,950	167,400
Contributon Margin (CM) [C=(A-B)]			
Less Fixed Expense		0	0
Rent		200	2,400
Electric Bill		200	2,400
Transportaion		5000	60,000
Salary (Self)		0	0
Salary (Staff)		200	2,400
Entertainment		0	0
Guard		0	0
Generator		500	6,000
Mobile Bill		6,100	73,200
Total Fixed Cost (D)		7,850	94,200
Net Profit (E)= [C-D]	3,100	93,000	1,116,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	50,000	150,000	1	80,000	80,000	230,000
Calf	2	40,000	80,000			0	80000
			230000			80,000	310000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	3,600	108,000	1296000	1360800	1428840
0	3,600	108,000	1296000	1360800	1428840
Total Sales(A)					
Less Variable Expense (B)	2,880	86,400	1036800	1088640	1143072
Straw, Bran, Medicine etc	2,880	86,400	1036800	1088640	1143072
Total Variable Expense	720	21,600	259200	272160	285768
Contributon Margin (CM) [C=(A-B)]					
Less Fixed Expense		0	0	0	0
Rent		300	3,600	7,500	8,000
Electric Bill		200	2,400	30,500	31,000
Transportaion		5000	60,000	60,000	60,000
Salary (Self)		0	0	0	0
Salary (Staff)		200	2,400	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		300	3,600	5,000	5,300
Mobil Bill		6,000	72,000	103,000	104,300
Total Fixed Cost (D)		15,600	187,200	169,160	181,468
Net Profit (E)= [C-D]			20,000	20,000	20,000
Investment Pay Back	3,600	108,000	1296000	1360800	1428840

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	403,200	423360	444528
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		371200	762560
	Total Cash Inflow	483,200	794,560	1,207,088
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	371,200	762,560	1,175,088

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

