

# Proposed NU Business Name: **MOLLA DAIRY & FISHERIES**



Project identification and prepared by: Md. Nasir Uddin,  
Bason Unit, Dhaka

Project verified by: MD. Rofiquil Islam



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

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

Name	:	<b>MD SHARIFUL HASIB MOLLA BIPLOB</b>
Age	:	20-02-1987 (28 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers
Address	:	Vill: Itahata, P.O: Kodda Bazaar, P.S: Gazipur Sadar, 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>HALIMA KHATUN</b>
(iii) Father's name	:	<b>MD MOSHIOR RAHMAN</b>
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 26 (Female), Member ID: 4613, Group No: 08 Member since: 18-05-2005 (10 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 1,50,000/- Outstanding loan: BDT 95,000/-
(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	:	Five years experience in running business. He has hand training from boyhood.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-489980
Mother's Contact No.	:	01713-509299
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

HALIMA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing, home development & Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOLLA DAIRY &amp; FISHERIES</b>
Location	:	Itahata, Member bari, Kodda bazaar, Gazipur.
Total Investment in BDT	:	BDT 4,15,000
Financing	:	Self BDT 2,65,000(from existing business) 64% Required Investment BDT 1,50,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 08 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪Currently run a dairy farm existing one cows, five ox's and one calf's.</li> <li>▪Current daily milk production is 6 liter.</li> <li>▪After finance daily milk production is 15 liter for two cows.</li> <li>▪After getting equity fund one cow and two ox's will purchased.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪She is doing her business in her own place.</li> <li>▪Collects goods from Chourasta.</li> <li>▪Collects cow from Manikgonj</li> <li>▪Agreed grace period is 4 months.</li> </ul>

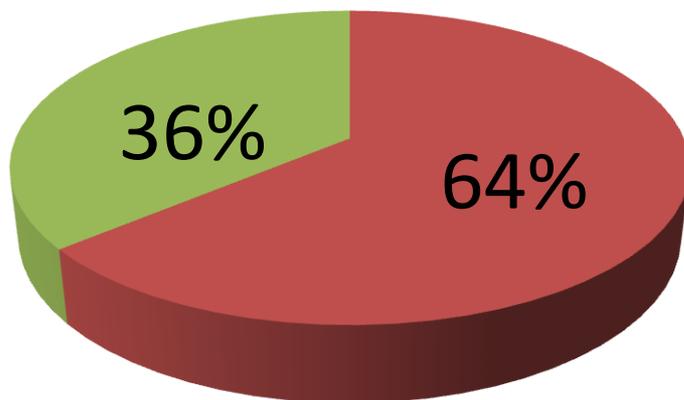
## Existing Business (BDT)

Particular	Half Yearly	Yearly
<b>Revenue (sales)</b>		
Milk (6 litre x 60Tk x 30 x 6)	64,800	129,600
Cow dung	3,600	7,200
Ox sale	180,000	360,000
<b>Total Sales (A)</b>	<b>248,400</b>	<b>496,800</b>
<b>Less. Variable Expense</b>		
Straw, Bran, Khoil, Salt etc	53,000	106,000
Ox	105,000	210,000
<b>Total variable Expense (B)</b>	<b>158,000</b>	<b>316,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>90,400</b>	<b>180,800</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	4,200	8,400
Mobile Bill	3,000	6,000
Transportation	600	1,200
Salary (self)	30,000	60,000
Doctor and Medicine	6,000	12,000
<b>Total fixed Cost (D)</b>	<b>43,800</b>	<b>87,600</b>
<b>Net Profit (E) [C-D]</b>	<b>46,600</b>	<b>93,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cows (1 x 70,000)	70,000	100,000	170,000
Calves (1 x 20,000)	20,000	40,000	60,000
Ox (5 x 35,000)	175,000	-	175,000
Feed	-	10,000	10,000
<b>Total</b>	<b>265,000</b>	<b>150,000</b>	<b>415,000</b>

## Source of Finance



■ Entrepreneur's Contribution 265,000

■ Investor's Investment 150,000

■ Total 415,000

## Financial Projection (BDT)

Particular	Half Year	1st Year	2nd Year
<b>Revenue (sales)</b>			
Milk (15 litre x 2 x 60 x 30 x 6)	162,000	324,000	340,200
Cow dung	4,500	9,000	9,450
Ox	240,000	480,000	504,000
<b>Total Sales (A)</b>	<b>406,500</b>	<b>813,000</b>	<b>853,650</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Khoil, Salt etc	60,000	120,000	126,000
Ox	140,000	280,000	294,000
<b>Total variable Expense (B)</b>	<b>200,000</b>	<b>400,000</b>	<b>420,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>206,500</b>	<b>413,000</b>	<b>433,650</b>
<b>Less. Fixed Expense</b>			
Electricity Bill	4,200	8,400	8,400
Mobile Bill	3,600	7,200	7,200
Transportation	4,800	11,500	13,500
Salary (self)	30,000	60,000	60,000
Doctor and Medicine	6,000	12,000	13,000
Salary (staff)	33,000	66,000	66,000
<b>Total Fixed Cost</b>	<b>81,600</b>	<b>165,100</b>	<b>168,100</b>
<b>Net Profit (E) [C-D]</b>	<b>124,900</b>	<b>247,900</b>	<b>265,550</b>
<b>Investment Payback</b>		<b>90,000</b>	<b>90,000</b>

# Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	247,900	265,550
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		157,900
	<b>Total Cash Inflow</b>	<b>397,900</b>	<b>423,450</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	<b>Total Cash Outflow</b>	<b>240,000</b>	<b>90,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>157,900</b>	<b>333,450</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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



















২৮৩২

২৮৩৩



গ্রামীণ ব্যাংক

বাসন গাজীপুর শাখা

৬

ক্রমিক

০১৭৭০৬৬০৩৬৫

মহাজ গ্রামের দাশবই

৪৬০৭২

নাম

বালিন্দা ২৬০২

কেন্দ্রের নাম

ইদার্দা ৫৬০

শাখা

বাসন গাজীপুর শাখা

"মুশ : ৬ (সাত) টাকা মাত্র"  
"পাশ বই হারিয়ে গেলে বা নষ্ট হলে পরিষ্কার বইয়ের মূল্য : ৫ (পাঁচ) টাকা মাত্র"

২. কেন্দ্র মিটিং ছাড়া ঋণের টাকা এককালীন জমার ক্ষেত্রে ম্যানেজার/সেকেন্ড অফিসারের উপস্থিতিতে শাখায় এসে জমা দিন।
৩. পাশ বইসহ আমানত রশিদ নিজের কাছে যত্নসহকারে সংরক্ষণ করুন। হিসাব পরীক্ষার জন্য ব্যাংক থেকে পাশ বই গ্রহণ করা হলে, পাশ বই ব্যাংকে জমা দেয়ার পরবর্তী সাত দিনের মধ্যে ফেরৎ দিন।



গ্রামীণ ব্যাংক

বালন গাজাপুর শাখা

সহজ ঋণের পাশ বই

নাম: হুমায়ূন  
জন্ম নং: ৫৮৩৬৭  
গ্রুপ নং: ০৫  
কেন্দ্র নং: ২৮/৩  
কেন্দ্রের নাম: হুমায়ূন কোম্পানি  
বই ইস্যুর তারিখ: ১৫/১২/১৩  
শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]





# FAMILY PICTURE

