

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



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Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Mokazzal
Age	:	13-10-1991(26 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Ikrashi, P.O: Palamgonj, P.S: Dohar , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Asiya Begum
(iii) Father's name	:	Late Kader Molla
(iv) GB member's info	:	Branch: Joypara, Centre # 47 (Female), Member ID:6453/1, Group No: 07 Member since: 21-04-1995- 2005(10Years) First loan: BDT 6,000/-
Further Information:		Existing loan: BDT 20,000- Outstanding loan: BDT Nil
(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.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01820211760
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASIYA BEGUM joined Grameen Bank since 10 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	Mokazzal Dairy Farm
Location	:	Ikrashi, Dohar,Dhaka.
Total Investment in BDT	:	BDT 260000
Financing	:	Self BDT 210,000(from existing business) 81% Required Investment BDT 50,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 21ft= 210square ft
Security of the shop	:	BDT Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing▪Average 85% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dohar, Dhaka, .▪Agreed grace period is 3 months.

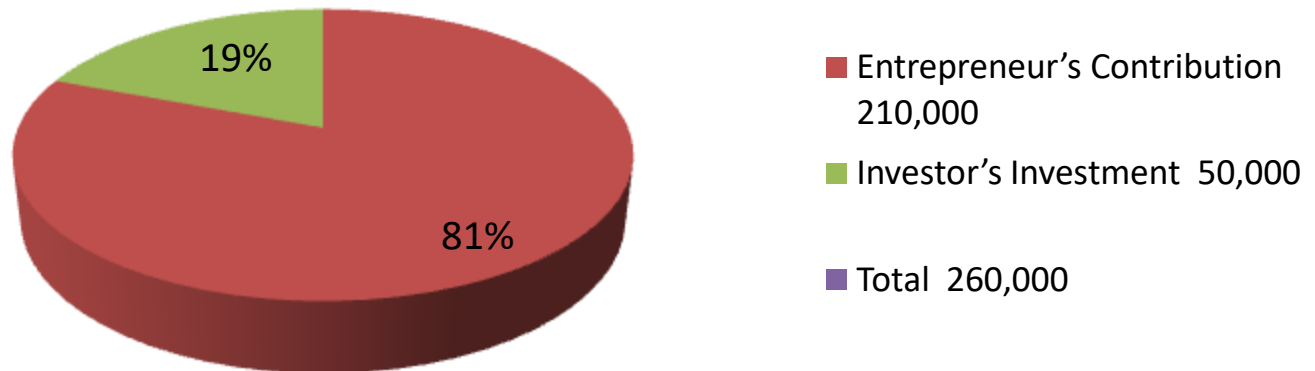
Existing Business

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk (7 litrex 60)	420	12600	151200
	0	0	0
Total Sales(A)	420	12600	151200
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	63	1890	22680
Total Variable Expense	63	1890	22680
Contributon Margin (CM) [C=(A-B)]	357	10710	128520
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		5200	62400
Net Profit (E)= [C-D]		5510	66120

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	1	150000	150000	1	50000	50000	200000
Calf	2	30000	60000				60000
Total			210000			50000	260000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (10 litrex60)	600	18000	216000	226800	238140
	0	0	0	0	0
Total Sales(A)	600	18000	216000	226800	238140
Less Variable Expense (B)					
Straw, Bran, Medicine etc	90	2700	32400	34020	35721
Total Variable Expense	90	2700	32400	34020	35721
Contributon Margin (CM) [C=(A-B)]	510	15300	183600	192780	202419
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		5200	62400	62800	63200
Net Profit (E)= [C-D]		10100	121200	127260	133623
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	121,200	127260	133623
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101200	208460
	Total Cash Inflow	171,200	228,460	342,083
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	101,200	208,460	322,083

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

