

Proposed NU Business Name: **MOHOROM SHEIKH DAIRY FARM**



Project identification and prepared by: Md Golam Rosul,
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | RUBINA AKTER |
| Age | : | 20-08-1996 (34 Years) |
| Education, till to date | : | HSC |
| Marital status | : | Single |
| Children | : | N/A |
| No. of siblings: | : | 4 Brother & 2 Sister |
| Address | : | Vill: Dhipur, P.O: Dhipur, P.S: Tongibari, Dist: Munshigonj |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | ROKEYA BEGUM |
| (iii) Father's name | : | MOHOROM SHEIKH |
| (iv) GB member's info | : | Branch: Sonarong Tongibari, Centre # 62 (Female), Member ID: 5011/1, Group No: 08 Member since: 18-02-2001 (15 Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: 26,000/- Outstanding loan: 19,872/- |
| (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 | : | 03 years experience in running business. He has hand training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01944-876300 |
| Family's Contact No. | : | 01948-299586 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MOHOROM SHEIKH DAIRY FARM |
| Location | : | Dhipur, Sonarong, Tongibari, Munshigonj |
| Total Investment in BDT | : | BDT 200,000/- |
| Financing | : | Self BDT 130,000/-(from existing business) 65% Required Investment BDT 70,000/-(as equity) 35% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 12 ft x 10 ft = 120 Square ft |
| Implementation | : | <ul style="list-style-type: none">▪He has one cow in his farm. One cow will be purchased.▪The farm is owned.▪Collects goods from local area.▪Agreed grace period is 3 months. |

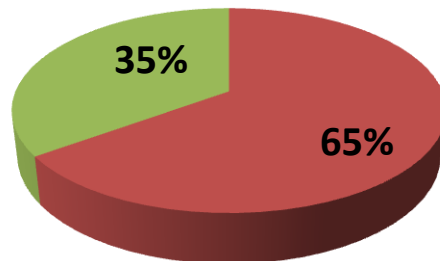
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|----------------|
| Revenue (sales) | | | |
| Milk | 400 | 12,000 | 144,000 |
| Total Sales (A) | 400 | 12,000 | 144,000 |
| Less. Variable Expense | | | |
| Feed | 60 | 1,800 | 21,600 |
| Total variable Expense (B) | 60 | 1,800 | 21,600 |
| Contribution Margin (CM) [C=(A-B)] | 340 | 10,200 | 122,400 |
| Less. Fixed Expense | | | |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Transportation | | 500 | 6,000 |
| Electricity bill | | 100 | 1,200 |
| Total fixed Cost (D) | | 5,900 | 70,800 |
| Net Profit (E) [C-D] | | 4,300 | 51,600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|---------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Australia Cow | 1 | 130,000 | 130,000 | 1 | 70000 | 70,000 | 200,000 |
| Total | 3 | | 130,000 | 1 | | 70,000 | 200,000 |

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 70,000
- Total 200,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk | 650 | 19,500 | 234,000 | 245,700 | 257,985 |
| Calf sale | | | 30,000 | 30,000 | 30,000 |
| Total Sales (A) | 650 | 19,500 | 264,000 | 275,700 | 287,985 |
| Less. Variable Expense | | | | | |
| Feed | 130 | 3,900 | 46,800 | 49,140 | 51,597 |
| Total variable Expense (B) | 130 | 3,900 | 46,800 | 49,140 | 51,597 |
| Contribution Margin (CM) [C=(A-B)] | 520 | 15,600 | 217,200 | 226,560 | 236,388 |
| Less. Fixed Expense | | | | | |
| Mobile Bill | | 300 | 3,600 | 4,000 | 4,500 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 600 | 7,200 | 8,000 | 9,500 |
| Electricity bill | | 100 | 1,200 | 1,300 | 1,400 |
| Total Fixed Cost | | 6,000 | 72,000 | 73,300 | 75,400 |
| Net Profit (E) [C-D] | | 9,600 | 145,200 | 153,260 | 160,988 |
| Investment Payback | | | 28000 | 28000 | 28000 |

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

| SR# | <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 | 70,000 | | |
| 1.2 | Net Profit | 155,004 | 155,104 | 156,204 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 127,004 | 254108 |
| | Total Cash Inflow | 225004 | 282108 | 410312 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28000 | 28000 | 28000 |
| | Total Cash Outflow | 98,000 | 28000 | 28000 |
| 3 | Net Cash Surplus | 127,004 | 254108 | 382312 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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
Political unrest

Pictures









গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

জন্ম সনদ
(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন বহি নং: ০১

নিবন্ধন তারিখ: ২৬/০২/২০০৭
দিন মাস বছর

সনদ ইস্যুর তারিখ: ০২/০৩/২০০৭
দিন মাস বছর

ব্যক্তিগত পরিচিতি নং: ০২১৬৩০১০৮৩২০০০১০০

নাম: সুবিনা জাকিয়া

জন্ম তারিখ: সংখ্যায় (খ্রিঃ) ২০০৬/০১/০১ লিঙ্গ: নারী পুরুষ

কথায় (খ্রিঃ): কিশোরী

জন্মস্থান: জামালপুর-খ্রিঃ

পিতার নাম: মাহবুব হোসেন

মাতার নাম: সোহাগা বেগম

স্থায়ী ঠিকানা: জামালপুর-খ্রিঃ

Signature
(প্রস্তুতকারীর স্বাক্ষর ও নামসহ সীল)
ডাঃ করিম হোসেন
মহাপরিচালক
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

নিবন্ধকের

গ্রামীণ ব্যাংক
শাখা

শ্রীমতী সুবিনা জাকিয়া

আমি মাহবুব হোসেন হই মনে সুবিনা জাকিয়া-
হই আমার মনঃ সুবিনা জাকিয়া- জন্ম-
কারণে প্রতিক্রিয়া মাহবুব হোসেন হইত- মাম-
আমার মাহবুব হোসেন হইত- মাম-
স্বাম হইত।

আমি জন্ম মাহবুব হোসেন হইত- মাম হইত।

FAMILY PICTURE

