

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



Project identification and prepared by: Md. Delwer Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOKLES
Age	:	22/12/1984 (32 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Hailjor, 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	:	MST. RINA AKTER
(iii) Father's name	:	MD. NOJU MODDIN
(iv) GB member's info	:	Branch: Goshinga, Centre # 50 (Female), Member ID: 5039/4, Group No: 01 Member since: 25/07/1992 to 2017 (25Years) First Loan: BDT 5,000/- , Last Loan: BDT 50,000/- Outstanding Loan: BDT 28,000/-
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	:	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.	:	01989-740205
Family's Contact No.	:	01794-400760
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RINA AKTER joined with Grameen Bank for 25 years. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOKLES DAIRY FARM
Location	:	Hailjor West Para
Total Investment in BDT	:	BDT 195,000/-
Financing	:	Self BDT 135,000/- (from existing business) 69% Required Investment BDT 60,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	12 ft x 08 ft= 84 square ft
Implementation	:	<ul style="list-style-type: none">▪He has Two cows, two 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

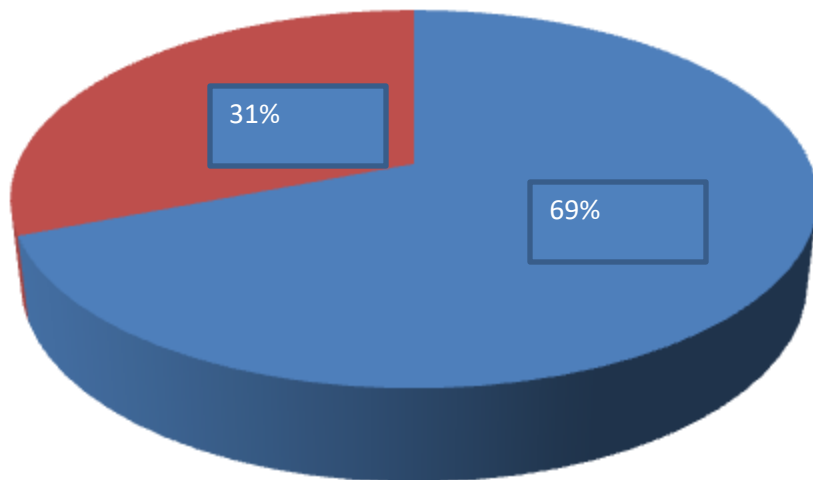
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 7litre 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.	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	360	10,800	1,29,600
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]		5,850	70,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	2	50,000	1,00,000	1	60,000	60,000	1,60,000
Calf	1	20,000	20,000				20,000
Calf	1	15,000	15,000				15,000
Total	4		135,000	1		60,000	195,000

Source of Finance



- Entrepreneur's Contribution- 1,35,000
- Investor's Investment- 60,000
- Total Investment-1,95,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 12 litre x 60/- per litre)	720	21,600	2,59,200	2,72,160	2,85,768
Total Sales (A)	720	21,600	2,59,200	2,72,160	2,85,768
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)]	580	17,400	2,08,800	2,19,240	2,30,202
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]		11,100	1,33,200	1,40,780	1,49,002
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	1,33,200	1,40,780	1,49,002
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,09,200	2,25,980
	Total Cash Inflow	1,93,200		
2	Cash Outflow		2,49,980	3,74,982
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	1,09,200	2,25,980	3,50,982

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

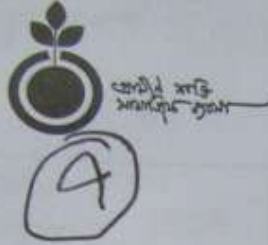
OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজিক ব্যবসা

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম:

মোকলেচ স্ট্রীচি ২০০৫

ইউনিটের নাম:

কাম্পাসিয়া সার্বীপুর

প্রকল্প প্রস্তাব গ্রহণের তারিখ:

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম:

নাম: মোকলেচ

বয়স:

৩২

জন্ম তারিখ:

২২/১২/১৯৮৪

জাতীয় পরিচন

শিক্ষাগত যোগ্যতা:

১০ম শ্রেণী

বৈবাহিক অবস্থা:

প্রতিষ্ঠিত

ছেলে-মেয়ের সংখ্যা:

২ ছেলে

ভাই/বোনের সংখ্যা:

১ ভাই ২ বোন

বাসস্থান: গায়া:

কলিকাতা





FAMILY PICTURE

