

## Proposed NU Business Name: **MOKTER DAIRY FARM**



Project identification and prepared by: Md. Delower hossain ,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. MOKTER HOSSAIN</b>
Age	:	03/03/1984 ( 34Years)
Education, till to date	:	Class 05
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	None
Address	:	Vill: Bolacona, P.O: Amraid-1743, P.S: Kapasia, 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>MST. JOLEKHA</b>
(iii) Father's name	:	<b>LATE MD. BOZLU</b>
(iv) GB member's info	:	Branch: Goshinga Centre # 38(Female), Member ID: 5143/1, Group No: 07 Member since: 04/08/1988 to 2006 (18Years) First Loan: BDT 5,000/- , Existing Loan: BDT 25,000/- Outstanding Loan: Nill/-
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.)	:	No
Business Experiences and Training Info	:	08 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-130612
Family's Contact No.	:	01772-099645
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOLEKHA** joined Grameen Bank since 18 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. He utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOKTER DAIRY FARM</b>
Location	:	Bolacona ,Amraid.
Total Investment in BDT	:	BDT 2,25,000/-
Financing	:	Self BDT 1,55,000/- (from existing business) 69% Required Investment BDT 70,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	10 ft x 08 ft= 80 squares ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has one cows, three calf in his farm.</li><li>▪Average daily milk production is 06 liter and milk price is BDT 50/-.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects cows from Amraid Bazer.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

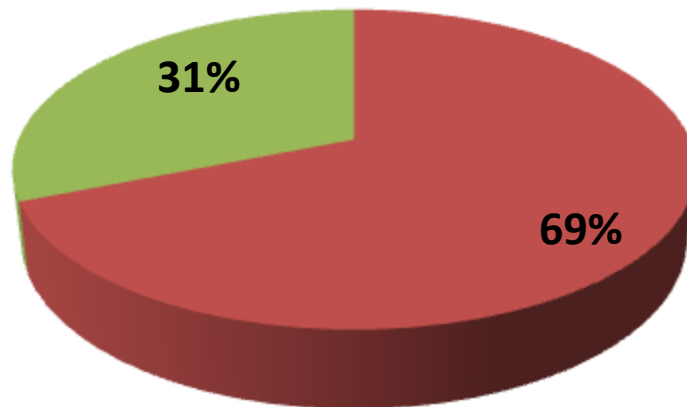
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 7 liter x 60/- per liter)	420	12,600	1,51,200
<b>Total Sales (A)</b>	<b>420</b>	<b>12,600</b>	<b>1,51,200</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>	<b>1,15,200</b>
<b>Less. Fixed Expense</b>			
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>4,950</b>	<b>59,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,650</b>	<b>55,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	80,000	80,000	1	70,000	70,000	150,000
Calf	3	25,000	75,000	0	0	0	75,000
<b>TOTAL</b>			<b>155,000</b>			<b>70,000</b>	<b>225,000</b>

## Source of Finance



- Entrepreneur's Contribution 155,000
- Investor's Investment 70,000
- Total 225,000

## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 10 liter x 60/- per liter)	600	18,000	2,16,000	2,26,800	2,38,140
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>	<b>2,26,800</b>	<b>2,38,140</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc.	150	4,500	54,000	56,700	59,535
<b>Total variable Expense (B)</b>	<b>150</b>	<b>4,500</b>	<b>54,000</b>	<b>56,700</b>	<b>59,535</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>1,62,000</b>	<b>1,70,100</b>	<b>1,78,605</b>
<b>Less. Fixed Expense</b>					
Transportation		700	8,400	10,000	11,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
<b>Total fixed Cost (D)</b>		<b>5,200</b>	<b>62,400</b>	<b>64,200</b>	<b>65,500</b>
<b>Net Profit (E) [C-D]</b>		<b>8,300</b>	<b>99,600</b>	<b>1,05,700</b>	<b>1,13,105</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	99,600	1,05,700	1,13,105
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		71,600	1,49,300
	<b>Total Cash Inflow</b>	<b>1,69,600</b>	<b>1,77,300</b>	<b>2,62,405</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>71,600</b>	<b>1,49,300</b>	<b>2,34,405</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Quality goods & services  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# গ্রামীণ শক্তি সামাজিক ব্যবসা

## প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: শ্রমী শক্তি - জেলা স্তরের

ইউনিটের নাম: বঙ্গবন্ধু শ্রমিক ইউনিট প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১০

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রীঃ সুকান্ত হোসেন

বয়স: ৬৪ বছর

জন্ম তারিখ: ০৬-০৬-১৯৫৪

জাতীয় পরিচয়পত্র নম্বর

শিক্ষাগত যোগ্যতা: ৫ম শ্রেণী

বৈবাহিক অবস্থা: বিবাহিত

জেল-মোহর সংখ্যা: ১-১০০ ১০০









# FAMILY PICTURE

