

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

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Project verified by: Shamsul Arefin



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

Name	:	<b>MD.MOKTER HOSSAIN</b>
Age	:	20-02-1983 (34 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	1 Brothers 3 Sister
Address	:	Vill: Jalalchar, P.O:Jalalchar . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 200px;">Fathe</span>
(ii) Mother's name	:	<b>ROBBAN BEGUM</b>
(iii) Father's name	:	<b>MD.ANSAR ALI</b>
(iv) GB member's info	:	Branch:Kolakopa Nawabgonj, Centre #07 (Female), Member ID: 2512, Group No: 05 Member since: 01-01-1992 (25 Years) First loan: BDT 4,000/-
Further Information:		Existing loan: 25,000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01855-942508
Family's Contact No.	:	01997-620188
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROBBAN BEGUM** joined Grameen Bank since 25 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOKTER DAIRY FARM</b>
Location	:	Jalalchar, Nawabgonj
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,20,000/- (from existing business) 73% Required Investment BDT 80,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 2 cow and 2 calf in his farm.</li><li>▪Average Daily milk production is 16 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Shivrampur &amp; Joypara Hat.</li><li>▪Agreed grace period is 3 months.</li></ul>

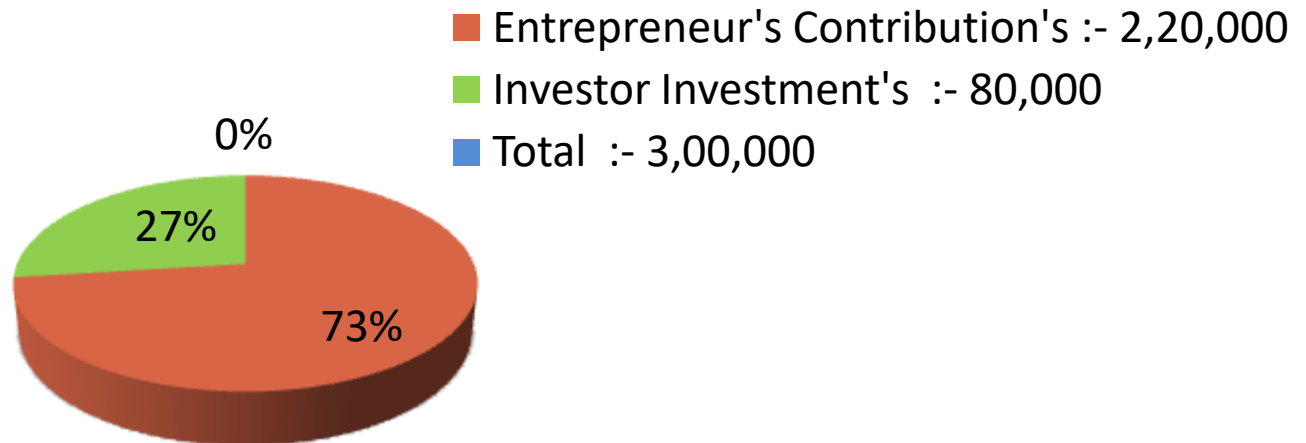
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (16x 50)	800	24,000	2,88,000
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>2,88,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	300	9,000	1,08,000
<b>Total variable Expense (B)</b>	<b>300</b>	<b>9,000</b>	<b>1,08,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		400	3,600
Transportation		1000	12,000
Salary (self)		5,000	60,000
Electricity Bill		300	48,00
<b>Total fixed Cost (D)</b>		<b>6,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>8,300</b>	<b>99,600</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	80,000	1,60,000	1	80,000	80,000	2,40,000
Calf	2	30,000	60,000				60,000
<b>Total</b>	<b>2</b>		<b>2,20,000</b>	<b>1</b>		<b>80,000</b>	<b>3,00,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Milk (24x 50)	1,200	36,000	4,32,000	4,53,600	4,76,280
<b>Total Sales (A)</b>	<b>1,200</b>	<b>36,000</b>	<b>4,32,000</b>	<b>4,53,600</b>	<b>4,76,280</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	500	15,000	1,80,000	1,89,000	1,98,450
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>	<b>1,89,000</b>	<b>1,98,450</b>
<b>Contribution Margin (CM)</b> [C=(A-B)]	<b>700</b>	<b>21,000</b>	<b>2,52,000</b>	<b>2,64,600</b>	<b>2,77,830</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		500	6,000	6,000	6,000
Transportation		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		500	6,000	7,000	8,000
<b>Total Fixed Cost</b>		<b>7,000</b>	<b>84,000</b>	<b>85,000</b>	<b>86,000</b>
<b>Net Profit (E) [C-D]</b>		<b>14,000</b>	<b>1,68,000</b>	<b>1,79,600</b>	<b>1,91,830</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	80,000		
1.2	Net Profit	1,68,400	1,79,600	1,91,830
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,36,400	2,88,000
	<b>Total Cash Inflow</b>	<b>2,48,400</b>	<b>3,16,000</b>	<b>4,79,830</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
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>1,12,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,36,400</b>	<b>2,88,000</b>	<b>4,51,830</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Jalalchar, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







