

**Proposed NU Business Name: MONIR 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	:	<b>MD. MONIR HOSSAIN</b>
Age	:	01/01/1988 (29 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers 1 Sister
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	:	<b>LATE GOLAPI BEGUM</b>
(iii) Father's name	:	<b>FAZAR ALI</b>
(iv) GB member's info	:	Branch: Goshinga, Centre # 70 (Female), Member ID: 4593/1, Group No: 07 Member since: 10/07/1991 to 2002 (11 Years) First Loan: BDT 5,000/- , Last Loan: BDT 15,000/- Outstanding Loan: Nil
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.)	:	Contracting Business
Business Experiences and Training Info	:	07 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Contracting Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01917-111472
Family's Contact No.	:	01725-206858
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE GOLAPI BEGUM** joined with Grameen Bank for 11 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	:	<b>MONIR DAIRY FARM</b>
Location	:	Hailjor West Para, Kapashia
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ He has one cow, two calves in his farm.</li><li>▪ Average daily milk production is 06 liter and milk price is BDT 60/-.</li><li>▪ The business is operated by entrepreneur. Existing no employee.</li><li>▪ The farm is owned.</li><li>▪ Collects cows from Amraid Bazar.</li><li>▪ Agreed grace period is 3 months.</li></ul>

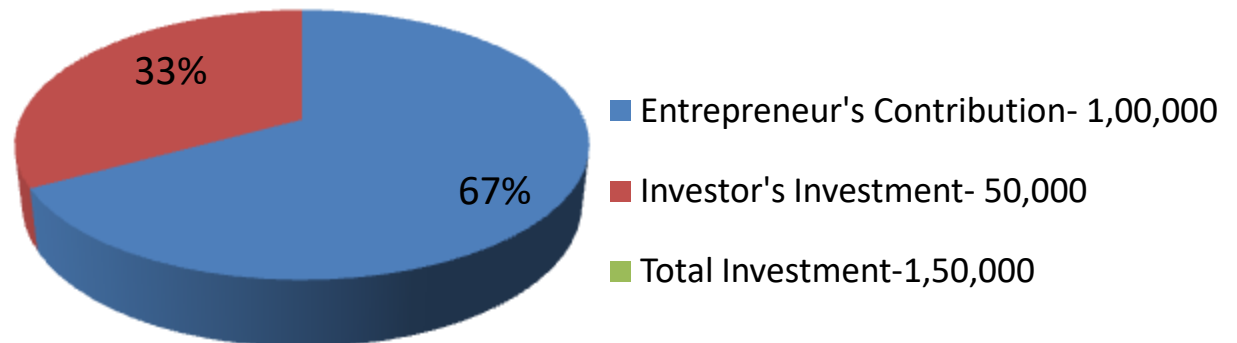
## Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (Daily: 6 litre x 60/- per litre)	360	10,800	1,29,600
<b>Total Sales (A)</b>	<b>360</b>	<b>10,800</b>	<b>1,29,600</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>1,08,000</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>4,050</b>	<b>48,600</b>

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	50,000	50,000	1	50,000	50,000	1,00,000
Calf	2	25,000	50,000	-	-	-	50,000
<b>Total</b>	<b>3</b>		<b>1,00,000</b>	<b>1</b>		<b>50,000</b>	<b>1,50,000</b>

## Source of Finance



## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Milk (Daily: 10 litre x 60/- per litre)	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.	140	4,200	50,400	52,920	55,566
<b>Total variable Expense (B)</b>	<b>140</b>	<b>4,200</b>	<b>50,400</b>	<b>52,920</b>	<b>55,566</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>460</b>	<b>13,800</b>	<b>1,65,600</b>	<b>1,73,880</b>	<b>1,82,574</b>
<b>Less. Fixed Expense</b>					
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
<b>Total Fixed Cost</b>		<b>6,300</b>	<b>75,600</b>	<b>78,460</b>	<b>81,200</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>	<b>95,420</b>	<b>1,01,374</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	90,000	95,420	1,01,374
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		70,000	1,45,420
	<b>Total Cash Inflow</b>	<b>1,40,000</b>	<b>1,65,420</b>	<b>2,46,794</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,000</b>	<b>1,45,420</b>	<b>2,26,794</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

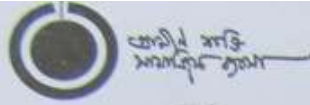
## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# গ্রামীণ শক্তি সামাজিক ব্যাংক

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## প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের

প্রকল্পের নাম:

স্মারিক হোস্টেল ২০০৫

নামের নাম:

বঙ্গপারিমা, গাওঁপুর প্রকল্প প্রস্তাব গ্রহণের ত

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

শ্রী: স্মারিক হোস্টেল

বয়স:

২৯

জন্ম তারিখ: ০২/০২/২০৮৮ - জাতীয়

শিক্ষাগত যোগ্যতা:

স্নে-হোস্টেল

বর্তমান অবস্থা:

অবিরামিত

পরিবার-মেয়ের সংখ্যা:

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স্বপ্নের সংখ্যা:

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# FAMILY PICTURE

