

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



Project identification and prepared by: Md. Obaidullah,  
Bogra Sadar Unit, Bogra.

Project verified by: MD. Mozahar Islam



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

Name	:	<b>MD MUKTAR MIA</b>
Age	:	30-11-1994 (22 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	1 Brother & 01 Sister
Address	:	Vill: Telihata, P.O: Sukhanpukur, P.S: Gabtoli Dist: Bogra
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 TAHERA BEGUM</b>
(iii) Father's name	:	<b>MD MUKUL MIA</b>
(iv) GB member's info	:	Branch: Sonaray, Gabtoli, Centre # 28 (Female), Member ID: 9759, Group No: 04 Member since: 22-07-2010 (05 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 35000, Outstanding loan: Nil
(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	:	10 years experience in running business. 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Father business
Entrepreneur Contact No.	:	01767-525281
Father's Contact No.	:	01727-638117
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST TAHERA BEGUM** joined Grameen Bank since 05 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MUKTAR DAIRY FIRM</b>
Location	:	Telihata (Panch ani para), Gabtoli,Bogra
Total Investment in BDT	:	BDT 4,85,000/-
Financing	:	Self BDT 3,85,000/-(from existing business) 79% Required Investment BDT 100,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	23 ft x 09 ft= 207 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

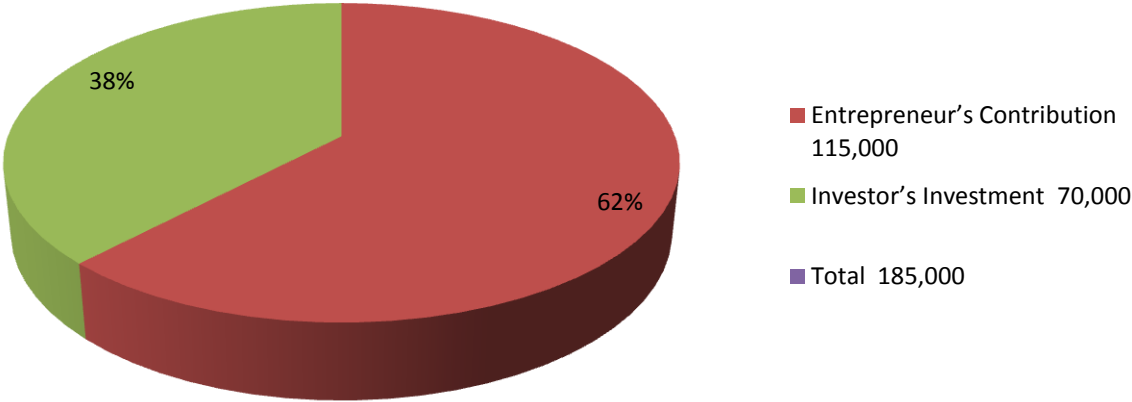
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (10 lt. * 40)	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Cow feed and medicine	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Transportation		300	3,600
Mobile Bill		200	2,400
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>4,600</b>	<b>55,200</b>
<b>Net Profit (E) [C-D]</b>		<b>1,400</b>	<b>16,800</b>

### Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mil Cow	70,000	70,000	140,000
Culf	45,000	0	45,000
<b>Total</b>	<b>115,000</b>	<b>70,000</b>	<b>185,000</b>

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk ( 25 litre*40)	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Variable Expense</b>					
Feed & Medicine	550	16,500	198,000	207,900	218,295
<b>Total variable Expense (B)</b>	<b>550</b>	<b>16,500</b>	<b>198,000</b>	<b>207,900</b>	<b>218,295</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		500	6,000	6,500	7,000
Salary (staff)		4,000	48,000	48,000	50,000
<b>Total Fixed Cost</b>		<b>10,100</b>	<b>121,200</b>	<b>122,500</b>	<b>126,000</b>
<b>Net Profit (E) [C-D)</b>		<b>3,400</b>	<b>40,800</b>	<b>47,600</b>	<b>52,605</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</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	100,000		
1.2	Net Profit	40,800	47,600	52,605
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		800	8,400
	<b>Total Cash Inflow</b>	<b>140,800</b>	<b>48,400</b>	<b>61,005</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase milk cow	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>800</b>	<b>8,400</b>	<b>21,005</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures
















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



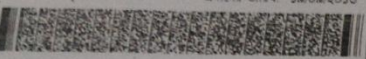
নাম: মোঃ মুক্তার মিয়া  
 Name: Md. Muktar Mia  
 পিতা: মোঃ মুক্তুল মিয়া  
 মাতা: মোছাঃ আবেদা বেগম


Date of Birth: 30 Nov 1994  
 ID NO: 19941014088000395

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অথবা  
 কোম্পানি পরিচয় প্রদানে ব্যবহার করা যাবে।

ঠিকানা: বাংলাদেশের ০১, ঢাকা শহর, তেজগাঁও (সিআই পল্লী), ডাকঘর: মুখাম  
 পুস্তক - ১১-১১, পল্লী, কলকাতা

প্রদানের তারিখ: ১৯/০৯/২০১৩



  
 গ্রামীণ ব্যাংক  
 শাখা  
 সোনারায় গ্রামবন্দী পল্লী, ১৩৩১

সহজ ঋণের পাশ বই

নাম: সহজ ঋণের

ঋণী নং: ৯৭৯৯


ফর্ম নং: ০৪

কেন্দ্র নং: ২৫/১

কেন্দ্রের নাম: তেজগাঁও পল্লী

বই ইস্যুর তারিখ: ১২/১১/১৩

শাখা ব্যবস্থাপকের স্বাক্ষর: \_\_\_\_\_

  
 ২নং সোনারায় ইউনিয়ন পরিষদ  
 ব্যবসা বৃত্তির লাইসেন্স

০৩/২০১৬-১৭২:

শ্রী সত্য হেতু নাম ১১৩

ঠিকানা: সত্য হেতু

স্বাক্ষর: সত্য হেতু

২০০৮ X

১৭/১১/১৩

চেয়ারম্যান

২নং সোনারায় ইউনিয়ন পরিষদ

# FAMILY PICTURE

