

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



Project identification and prepared by: MAHAFAZAR RAHAMAN  
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

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

Name	:	<b>MD: MOTIUR RAHAMAN</b>
Age	:	19/02/1984( 34Years)
Education, till to date	:	S.S.C
Marital status	:	married
Children	:	01 Son 02 Doughter
No. of siblings:	:	0Brothers 01Sister
Address	:	Vill: Potka P.O:Sreepur P.S: Sreepur 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>MTS:MEAHARUNISA KHATUN</b>
(iii) Father's name	:	<b>LET.ABDUL AZIZ</b>
(iv) GB member's info	:	Branch: Gosinga, Centre # 19 (Female), Member ID: 3892, Group No: 06 Member since: 29/03/2099 to 2011(12Years) First Loan: BDT 10000 /-, Existing Loan:BDT 30,000/- Outstanding Loan: BDT 0/-
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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-965462
Family's Contact No.	:	01779489499
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MTS:MEAHARUNISA KHATUN** joined Grameen Bank since 12 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

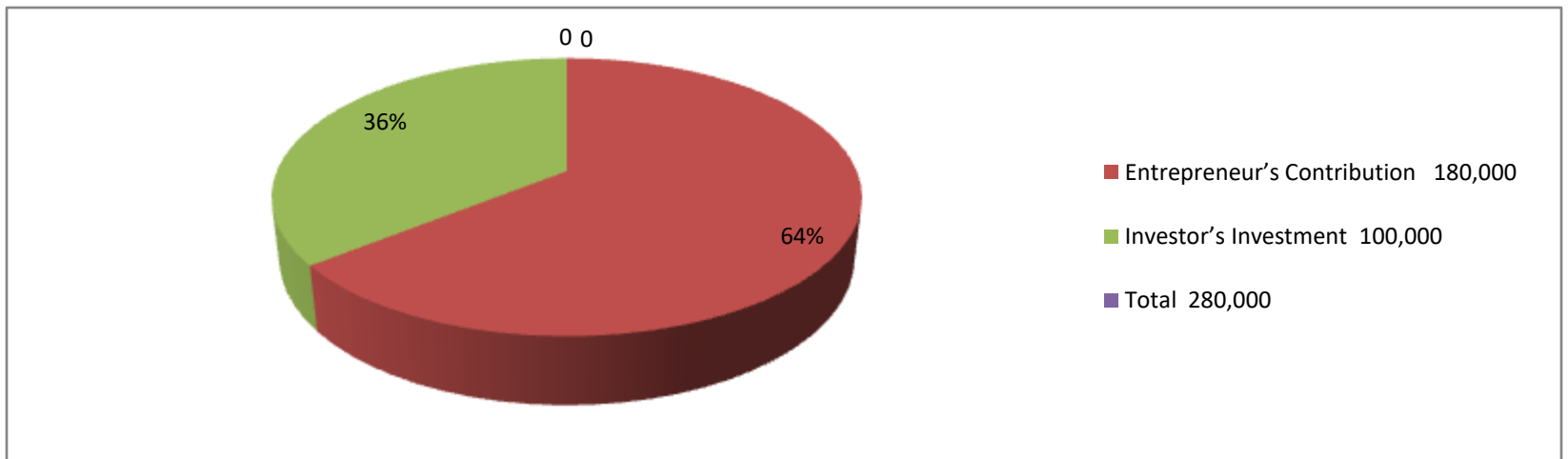
## Proposed Nobin Udyokta Business Info4

Business Name	:	<b>MOTIUR DAIRY FARM</b>
Location	:	Potka
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 180,000/- (from existing business) 68% Required Investment BDT 100,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in cow rearing.</li><li>▪Average 85% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Collects cows from Sreepur</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
Milk	3,200	96,000	1,152,000
	3,200	96,000	1,152,000
<b>Total Sales(A)</b>			
<b>Less Variable Expense (B)</b>	2,720	81,600	979,200
Straw, Bran, Medicine etc	2,720	81,600	979,200
<b>Total Variable Expense</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>			
<b>Less Fixed Expense</b>		0	0
Rent		200	2,400
Electric Bill		200	2,400
Transportaion		5000	60,000
Salary (Self)		0	0
Salary (Staff)		200	2,400
Entertainment		0	0
Guard		0	0
Generator		500	6,000
Mobile Bill		<b>6,100</b>	<b>73,200</b>
<b>Total Fixed Cost (D)</b>		<b>8,300</b>	<b>99,600</b>
<b>Net Profit (E)= [C-D]</b>	3,200	96,000	1,152,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	100,000	100,000	100,000
Calf	1	50,000	50,000			0	50000
Cow	1	30000	30000				30000
			180000			100,000	280000

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk	3,500	105,000	1260000	1323000	1389150
	0	3,500	1260000	1323000	1389150
<b>Total Sales(A)</b>					
<b>Less Variable Expense (B)</b>	2,800	84,000	1008000	1058400	1111320
Straw, Bran, Medicine etc	2,800	84,000	1008000	1058400	1111320
<b>Total Variable Expense</b>	<b>700</b>	<b>21,000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>					
<b>Less Fixed Expense</b>		0	0	0	0
Rent		300	3,600	7,500	8,000
Electric Bill		200	2,400	30,500	31,000
Transportaion		5000	60,000	60,000	60,000
Salary (Self)		0	0	0	0
Salary (Staff)		200	2,400	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		300	3,600	5,000	5,300
Mobil Bill		6,000	72,000	103,000	104,300
<b>Total Fixed Cost (D)</b>		<b>15,000</b>	<b>180,000</b>	<b>161,600</b>	<b>173,530</b>
<b>Net Profit (E)= [C-D]</b>			20,000	20,000	20,000
<b>Investment Pay Back</b>	3,500	105,000	1260000	1323000	1389150



## 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	<b>180,000</b>	<b>161,600</b>	<b>173,530</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		210,000	351,600
	<b>Total Cash Inflow</b>	280,000	371,600	525,130
<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>	70,000	20,000	20,000
<b>3</b>	<b>Net Cash Surplus</b>	210,000	351,600	505,130

# ***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 shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

