

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



Project identification and prepared by: Md.Majnu Hossen,  
Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. ABDUL MOMIN</b>
Age	:	26-09-1995 (22 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Bother 2 Sisters
Address	:	Vill:Hajipur,P.O:Sherpur.,P.S:Sherpur, 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	:	
(iii) Father's name	:	<b>MOST.MORSHDA BEGUM</b>
(iv) GB member's info	:	<b>MD. ASADUL</b> Branch:Garidha,Sherpur, Centre # 75 (Female), Member ID:7532/2, Group No: 04 Member since: 20-01-2007(10 Year) First loan: BDT 3,000/-
Further Information:	:	
(v) Who pays GB loan installment	:	Existing Loan: BDT 20,000, Outstanding loan: 18,613/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	07 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01777-902463
Mother's Contact No.	:	01762-797367
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.MORSHEDA BEGUM** joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

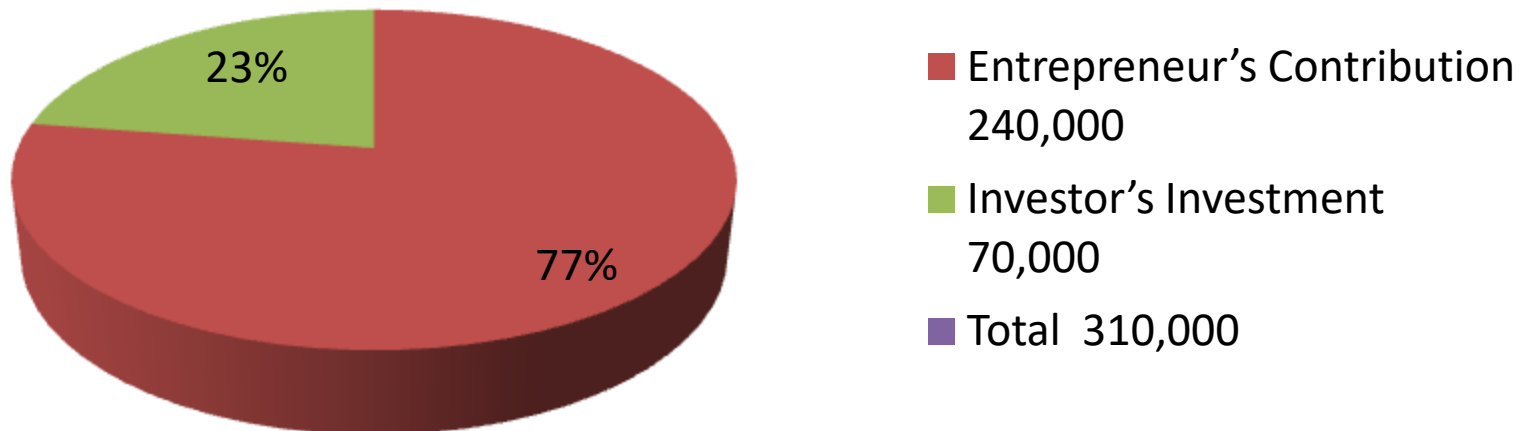
Business Name	:	<b>MOMIN DAIRY FARM</b>
Location	:	Hajipur, Sherpur.
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 240,000/-(from existing business) 77% Required Investment BDT 70,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 15 ft= 450 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.</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 Sherpu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk(50*18)	800	24,000	288,000
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Variable Expense</b>			
Feed and medicine	160	4,800	57,600
<b>Total variable Expense (B)</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>230,400</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		5,000	60,000
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>11,200</b>	<b>134,400</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Austolia Cow	2	100,000	200,000	1	70,000	70,000	270,000
Shar Cow	2	20,000	40,000				40,000
<b>Total</b>	<b>4</b>		<b>240,000</b>	<b>1</b>		<b>70,000</b>	<b>310,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Millk(50*30)	1,500	45,000	540,000	567,000	595,350
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Variable Expense</b>					
Poltry Hen.	300	9,000	108,000	113,400	119,070
<b>Total variable Expense (B)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>	<b>113,400</b>	<b>119,070</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		5000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>11,300</b>	<b>135,600</b>	<b>135,600</b>	<b>135,600</b>
<b>Net Profit (E) [C-D]</b>		<b>24,700</b>	<b>296,400</b>	<b>318,000</b>	<b>340,680</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)

Sl #	<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	296,400	318,000	340,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	268,400	558,400
	<b>Total Cash Inflow</b>	<b>366,400</b>	<b>586,400</b>	<b>899,080</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>268,400</b>	<b>558,400</b>	<b>871,080</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 01 Others:0  
Experience & Skill : 05 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















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