

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



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

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

Name	:	<b>MD.MOMIN KHAN</b>
Age	:	29-10-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	3 Child
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Kumarbarilla, P.O: korpara. 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;">Father</span>
(ii) Mother's name	:	<b>AMBEYA BEGUM</b>
(iii) Father's name	:	<b>AMARAT KHAN</b>
(iv) GB member's info	:	Branch: Shkaripara, Centre # 17 (Female), Member ID: 1670, Group No: 04 Member since: 01-01-1990 (09 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: 15,000 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, 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.)	:	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.	:	01839-268816
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMBEYA BEGUM** joined Grameen Bank since 27 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

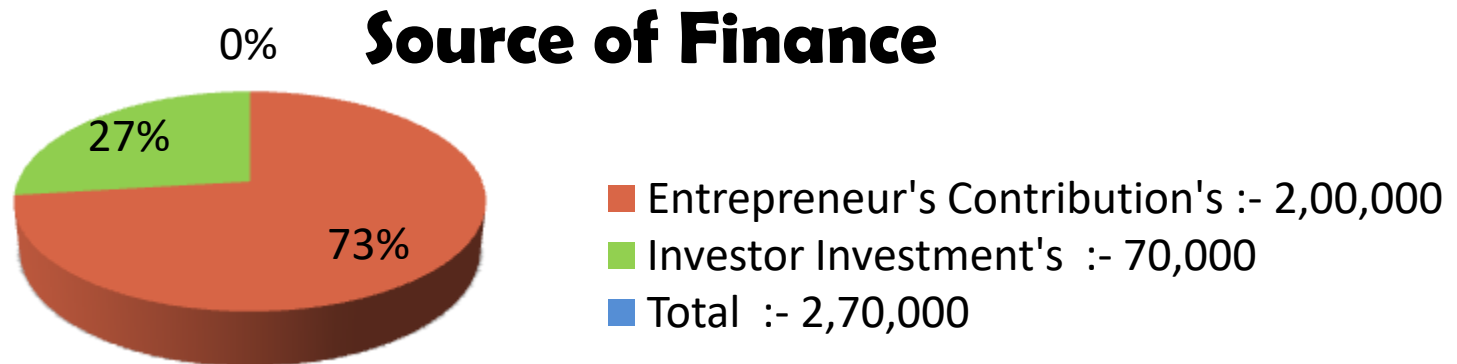
Business Name	:	<b>MOMIN DAIRY FARM</b>
Location	:	Kumarbarilla, Nawabgonj
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 73% Required Investment BDT 70,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has 2 cow and 1 OX in his farm.</li><li>▪Average Daily milk production is 15 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 (15 x 60)	900	27,000	3,24,000
<b>Total Sales (A)</b>	<b>900</b>	<b>27,000</b>	<b>3,24,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	500	15,000	1,80,000
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>1,44,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Electricity Bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,000</b>	<b>72,000</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	70,000	70,000	2,40,000
Ox	1	40,000	40,000	0	0	0	60,000
<b>Total</b>	<b>3</b>		<b>2,00,000</b>	<b>1</b>		<b>70,000</b>	<b>2,70,000</b>



## 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 (21x 60)	1,260	37,800	4,53,600	4,76,280	5,00,094
Calf Sale			50,000	70,000	90,000
<b>Total Sales (A)</b>	<b>1,260</b>	<b>37,800</b>	<b>5,03,600</b>	<b>5,46,280</b>	<b>5,90,094</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	700	21,000	2,52,000	2,64,600	2,77,830
<b>Total variable Expense (B)</b>	<b>700</b>	<b>21,000</b>	<b>2,52,000</b>	<b>2,64,600</b>	<b>2,77,830</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>2,01,600</b>	<b>2,81,680</b>	<b>3,12,264</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		500	6,000	6,000	6,000
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>6,000</b>	<b>72,000</b>	<b>73,000</b>	<b>74,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,800</b>	<b>1,29,600</b>	<b>2,08,680</b>	<b>2,38,264</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	1,29,600	2,08,680	2,38,264
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		97,600	2,74,280
	<b>Total Cash Inflow</b>	<b>2,09,600</b>	<b>3,06,280</b>	<b>5,12,544</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)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>97,600</b>	<b>2,74,280</b>	<b>4,80,544</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:Kumabarilla, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest















# FAMILY PICTURE

