

**Proposed NU Business Name: MOMANA DAIRY FARM**



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

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD. ABDUL MOMIN</b>
Age	:	23-10-1994(22 Years)
Education, till to date	:	FAJIL PASS
Marital status	:	unmarried
Children	:	-
No. of siblings:	:	2 Sisters 04 Brother
Address	:	Vill: Bagrakoloni 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	:	<b>MST. MOMANA BEGUM</b>
(iii) Father's name	:	<b>DEATH. ABDUL JOLIL</b>
(iv) GB member's info	:	Branch: Kusumbi Sherpur Centre #19(Female), Member ID: 1827, Group No: 01 Member since: 10-10-1995(05Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 5,000, Outstanding loan: BDT NILL
(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	:	5 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.	:	01747-082267
Mother's Contact No.	:	01779-236479
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MOMANA BEGUM** joined Grameen Bank since 5 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOMANA DAIRY FARM</b>
Location	:	Bagrakoloni , Sherpur .
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 140,000/-(from existing business) 77% Required Investment BDT 60,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 15 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like. Milks .</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>			
Millk(10*50)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Millk	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		100	1,200
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Medicine & Feed		1,500	18,000
Mobile Bill		400	4,800
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>86,396</b>
<b>Net Profit (E) [C-D]</b>		<b>4,800</b>	<b>57,604</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow ( Cross )	2	50,000	100,000	1	60,000	60,000	160,000
Small Cow	2	20,000	40,000				40,000
<b>Total</b>	<b>4</b>		<b>140,000</b>	<b>1</b>		<b>60,000</b>	<b>200,000</b>

## Source of Finance

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Millk (20*50).	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>	<b>6600</b>				
Millk	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		100	1,200	1,200	1,200
Transportation		1000	12,000	12,000	12,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Medicine & Feed		1500	18,000	18,000	18,000
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>86,400</b>	<b>86,400</b>	<b>86,400</b>
<b>Net Profit (E) [C-D]</b>		<b>16,800</b>	<b>201,600</b>	<b>216,000</b>	<b>231,120</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	201,600	216,000	231,120
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		177,600	369,600
	<b>Total Cash Inflow</b>	<b>261,600</b>	<b>393,600</b>	<b>600,720</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>177,600</b>	<b>369,600</b>	<b>576,720</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family: 0 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













# FAMILY PICTURE

