

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



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

Project verified by: MD. Mozahar Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MOSTOFA KAMAL</b>
Age	:	17-11-1988(30 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Brother 2 Sister
Address	:	Vill:Mominpur,P.O:RDA,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>ROHIMA BIBI</b>
(iv) GB member's info	:	<b>HATAM ALI</b> Branch:Garidaha,Sherpur,Centre # 84(Female), Member ID: 8357, Group No: 02 Member since:20-02-2012(05 Year)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 05,000/- Existing Loan: BDT 10,000, Outstanding loan:7360/-
(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	:	05 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.	:	01722-646749
Mother's Contact No.	:	01773-795756
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROHIMA BIBI** joined Grameen Bank since 05 years ago. At first she took 5,000 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	:	Mominpur, Sherpur.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	8ft x10 ft= 80 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>

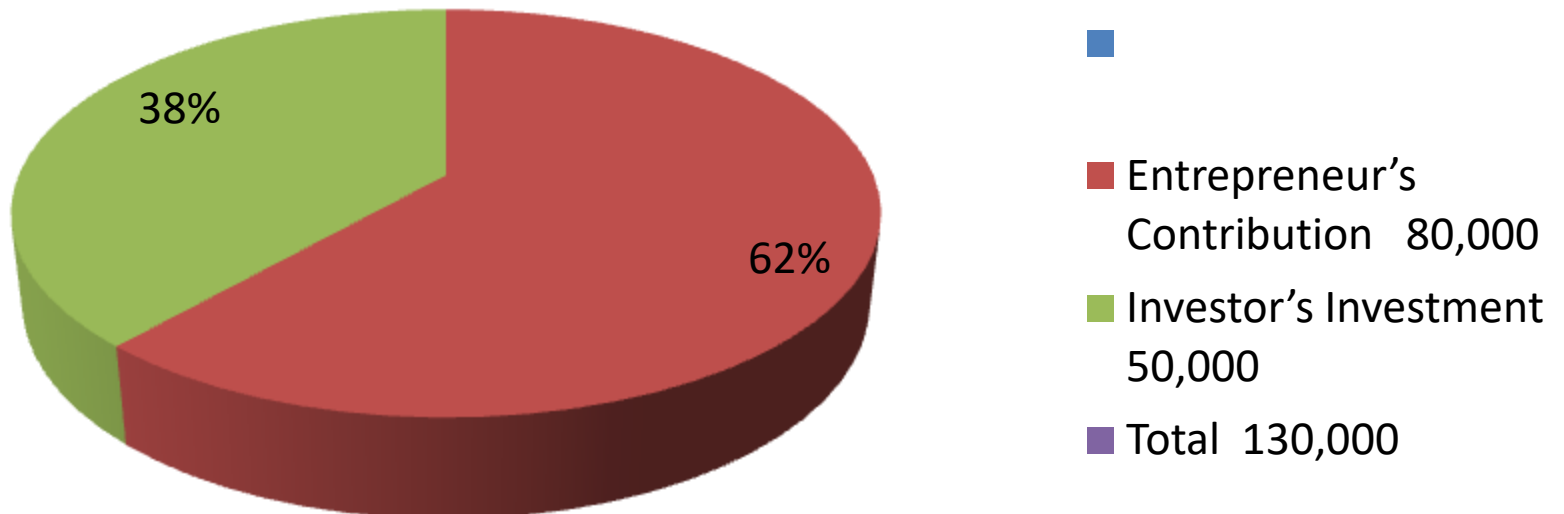
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Poltry Hen.	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>			
Poltry Hen.	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>			
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		4,000	48,000
Entertainment		200	2,400
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,200</b>	<b>86,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60,000	60,000	1	50,000	50,000	110,000
Smolcow	1	20,000	20,000				20,000
<b>Total</b>	<b>2</b>		<b>80,000</b>	<b>1</b>		<b>50,000</b>	<b>130,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Poltry Hen.	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Poltry Hen.	120	3,600	43,200	45,360	47,628
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>	<b>45,360</b>	<b>47,628</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>181,440</b>	<b>190,512</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>	<b>57,600</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,600</b>	<b>115,200</b>	<b>123,840</b>	<b>132,912</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	115,200	123,840	132,912
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		95,200	199,040
	<b>Total Cash Inflow</b>	<b>165,200</b>	<b>219,040</b>	<b>331,952</b>
<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>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>95,200</b>	<b>199,040</b>	<b>311,952</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 03 Others:0  
Experience & Skill :15 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