

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MARUF HOSSEN
Age	:	08-06-1996 (21 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Tepirbari, P.O: Tengra. P.S: Sreepur, Dist: Gajipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOMTAZ BEGUM
(iii) Father's name	:	AJMOL HOSSEN
(iv) GB member's info	:	Branch: Tengra Sreepur, Centre # 22 (Female), Member ID: 3441/2, Group No: 08 Member since: 10-03-2000 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 40,000 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	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Polty Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-978044
Family's Contact No.	:	01752-999196
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMTAZ BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	MOMTAZ DAIRY FARM
Location	:	Tepirbari, Sreepur, Gajipur.
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 65% Required Investment BDT 60,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08ft x 12 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪ he has 2 cow and one calf in her farm.▪ Average Daily milk production is 10 liter and milk price is BDT 50.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects goods from Tepirbari.▪ Agreed grace period is 3 months.

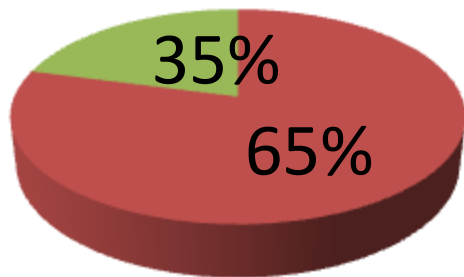
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc.	130	3,900	46,800
Total variable Expense (B)	130	3,900	46,800
Contribution Margin (CM) [C=(A-B)]	370	11,100	133,200
Less. Fixed Expense			
Transportation		2,00	2,400
Salary (self)		5,000	60,000
Mobile		3,00	3,600
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	60,000	60,000	1,60,000
Calf	1	10,000	10,000	0	0	0	10,000
Total	3		110,000	1		60,000	1,70,000

Source of Finance



■ Entrepreneur's Contribution 265,000

■ Investor's Investment 70,000

■ Total 335,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			30,000	30,000	30,000
Total Sales (A)	750	22,500	300,000	313,500	327,675
Less. Variable Expense					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
Total variable Expense (B)	220	6,600	79,200	83,160	87,318
Contribution Margin (CM) [C=(A-B)]	530	15,900	220,800	230,340	240,357
Less. Fixed Expense					
Transportation		3,00	3,600	3,800	4,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile		4,00	4,800	5,000	5,200
Total Fixed Cost		5,700	68,400	68,800	69,200
Net Profit (E) [C-D]		10,200	1,52,400	1,61,540	1,71,157
Investment Payback			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,52,400	1,61,540	1,71,157
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		1,28,400	2,65,940
	Total Cash Inflow	2,12,400	2,89,940	4,37,097
2	Cash Outflow			
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,28,400	2,65,940	4,13,097

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









510 BROILER STARTER FEED

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511C BROILER GROWER FEED

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FAMILY PICTURE

