

Proposed NU Business Name: MOMOTAZ DAIRY FARM



Project identification and prepared by: Md Saiduzzaman sadhin,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. MOMOTAZ KHATUN
Age	:	05/02/1986(31 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	1son ,1daughter.
No. of siblings:	:	2 sisters.
Address	:	Vill: Aloksotro , P.O: Damkura, P.S:Poba, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. GOLAPPI BEGUM.
(iii) Father's name	:	MD. MONIRUZZAMAN MONI
(iv) GB member's info	:	Branch: Damkura ,Poba Centre # 20(Female), Member ID: 1736/4, Group No: 02 Member since:2003-2015(12 years) First loan: BDT 2,000/=
Further Information:		Existing Loan: BDT 25,000/= . Outstanding loan:No.
(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 no training.
Other Own/Family Sources of Income	:	Market rent.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726514808.
Mother's Contact No.	:	01746630622
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.GOLAPPI BEGUM. joined Grameen Bank since 12 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOMOTAZ DAIRY FARM
Location	:	Aloksotro,Damkura
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/-(from existing business)62 % Required Investment BDT 50000/-(as equity)38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15*10=150 squre ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing like milk. ▪The business is operating by entrepreneur. Existing no employees. ▪The farm is own. ▪Agreed grace period is 3 months.

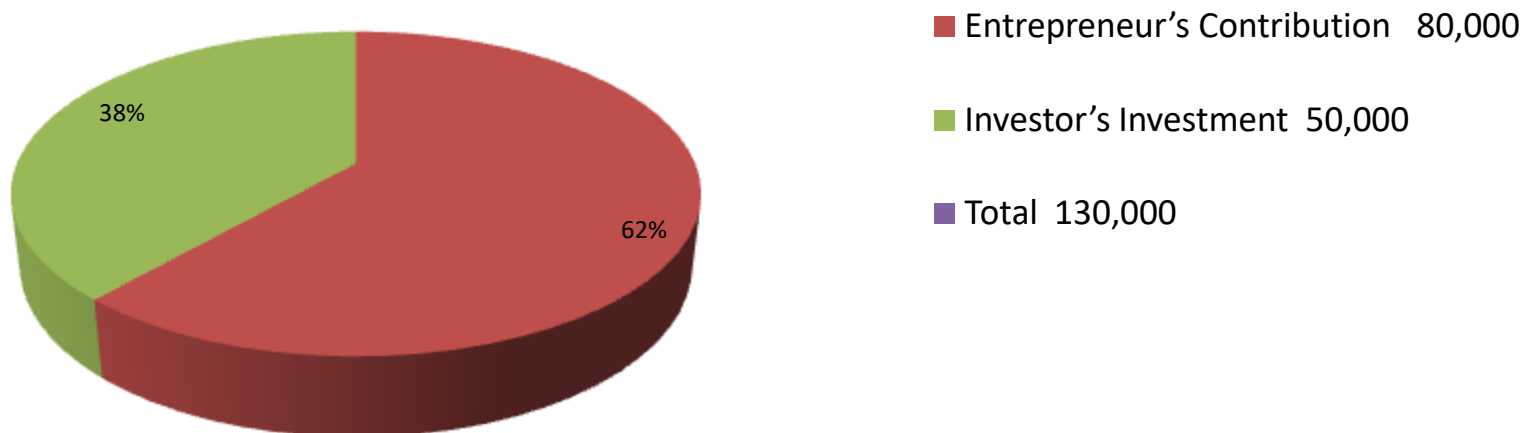
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	300	9,000	108000
Total Sales (A)	300	9,000	108000
Less. Variable Expense			
Milk sales	50	1,500	18000
Total variable Expense (B)	50	1,500	18000
Contribution Margin (CM) [C=(A-B)]	250	7,500	90000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		4000	48,000
Guard			0
Transportation		300	3,600
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		4,600	55,200
Net Profit (E) [C-D]		2,900	34,800

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	80,000		80,000
Cow purchess		50000	50000
total	80,000	50,000	130,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk sales	350	10500	126000	132300	138915
Total Sales (A)	350	10500	126000	132300	138915
Less. Variable Expense					
Milk sales	60	1800	21600	22680	23814
Total variable Expense (B)	60	1800	21600	22680	23814
Contribution Margin (CM) [C=(A-B)]	290	8700	104400	109620	115101
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		300	3600	3600	3600
Salary (self)		4000	48000	48000	48000
Transportation		300	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		4700	56400	56400	56400
Net Profit (E) [C-D]		4000	48000	53220	58701
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	48000	53220	58701
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	61220
	Total Cash Inflow	98,000	81220	119921
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	28,000	61220	99921

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 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 kamar; -Aloksotro,Damkura Hat.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

