

Proposed NU Business Name: M/S TAPASI DAIRY FIRM



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	TAPASI RANI
Age	:	23-10-1985(32 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	01 Daughter & 01 Son
No. of siblings:	:	-
Address	:	Vill: Pushinda, P.O: Nusratpur.Thana: Adomdighi,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	:	ALO RANI
(iii) Father's name	:	GOPAI chandra barman
(iv) GB member's info	:	Branch: Adomdighi , Centre # 24 (Female), Member ID: 5532, Group No: 05 Member since: 02-01-1988(15Years) First loan: BDT 500
Further Information:		Existing Loan: BDT: 7,000, Outstanding loan: BDT: Nil
(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	:	04 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-976514
Mother's Contact No.	:	01736-845110
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALO RANI joined Grameen Bank since 15 years ago. At first she took 500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S TAPASI DAIRY FIRM
Location	:	Pushinda, Adomdighi, Bogra
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 50,000/- (from existing business) 83% Required Investment BDT 40,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 8 ft = 80 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Milk etc.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Adomdighi, Bogra▪ Agreed grace period is 3 months.

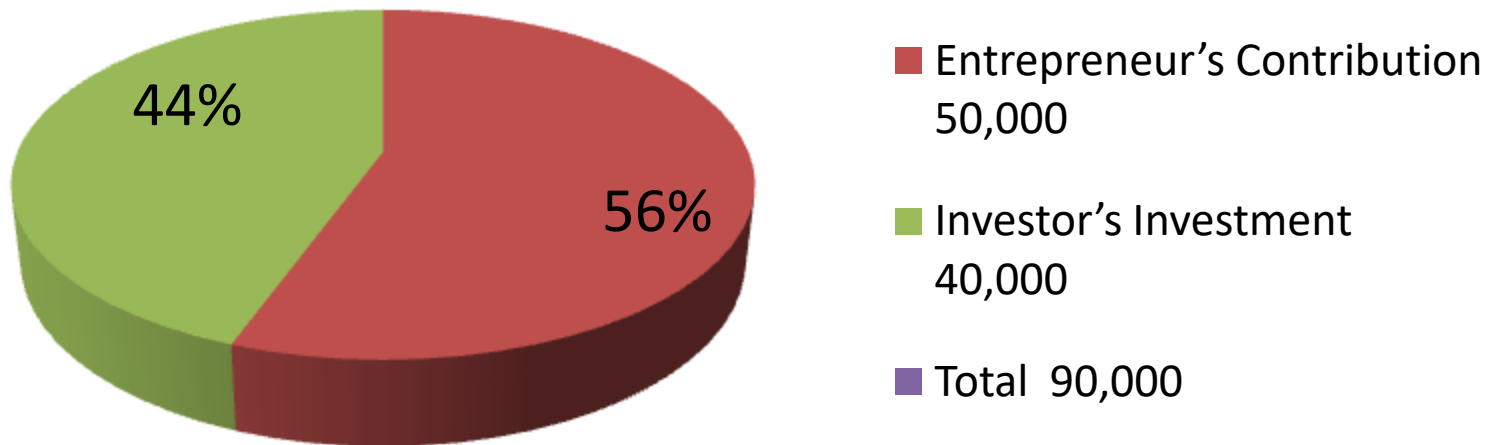
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	200	6000	72000
Total Sales (A)	200	6000	72000
Less Variable Expense	40	1200	14400
Milk	40	1200	14400
Contribution Margin (CM) [C=(A-B)]	240	7200	86400
Less Variable Expense			
Rent		0	0
Electricity bill		200	2400
Transportation		100	1200
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		100	1200
		0	0
Total fixed cost (D)		5,500	66000
Net Profit (E)= [C-D]		1,700	20400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Dashi)	1	50,000	50,000	1	40,000	40,000	90,000
Total	1	0	50,000	1	0	40,000	90,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	400	12000	144000	151200	158760
Total Sales (A)	400	12000	144000	151200	158760
Less Variable Expense		0	0	0	0
	80	2400	28800	30240	31752
Total variable Expense (B)	80	2400	28800	30240	31752
Contribution Margin (CM) [C=(A-B)	320	9600	115200	120960	127008
Less Variable Expense			0	0	0
Rent		0	0	0	0
Electricity bill		200	2400	2520	2646
Transportation		100	1200	1260	1323
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Genator		0	0	0	0
Entertainment		100	1200	1260	1323
Mobile bill		100	1200	1260	1323
Total fixed cost (D)		5,500	66000	69300	72765
Net Profit (E)= [C-D]		4,100	49200	51660	54243
Investment Payback			16,000	16,000	16,000

Cash flow projection on business plan (rec. & Pay)

SR#	<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	40,000		
1.2	Net Profit	49200	51660	54243
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		33,200	68,860
	Total Cash Inflow	89,200	84,860	123,103
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	33,200	68860	107103

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Pushinda, Adomdighi,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

