

Proposed NU Business Name: **M/S RUPA DAIRY FARM**



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MONOTOSH CHANDRA CHAKI
Age	:	06-03-1985(22Years)
Marital status	:	Married
Education,till to day	:	Class Five
Children	:	01 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: Akbariya P.O Pirgasa P.S:Gabtali Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAMOLI RANI CHAKI
(iii) Husband's name	:	FONI CHAKI
(iv) GB member's info	:	Branch:Lhiripara ,Bogra,Centre # 41(Female), Member ID:3165 Group No: 02 Member since: 03-02-1995(08Years) First loan: BDT 15,00 /-, Existing loan: BDT 20,000/- Outstanding loan:6300/-
Further Information:		
(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	:	07 years experience in running business. He has 05 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-133216
Father's Contact No.	:	01747-133216
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAMOLI RANI joined Grameen Bank since 08 years ago. At first she took BD 15,00 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S RUPA DAIRY FARM
Location	:	: Vill: Akbariya P.O Pirgasa , Gabtoli. Bogra
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 160,000/- (from existing business) 20% Required Investment BDT 40,000/- (as equity) 80 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BD NILL
Size of shop	:	12 ft x 8 ft= 96 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Milk product.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from▪ Agreed grace period is 3 months.

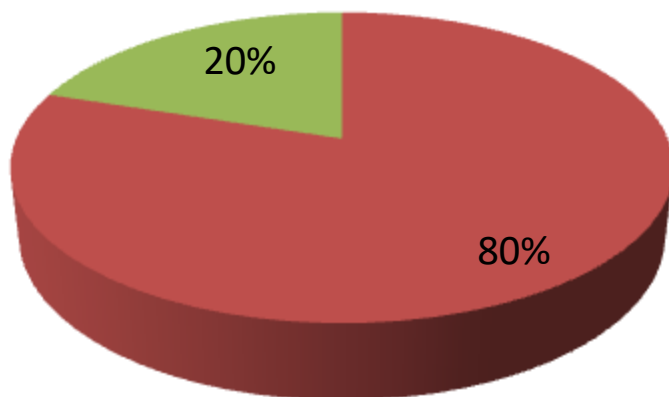
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
FISH production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	210	6,900	82,800
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		1,300	15,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	100000	100,000	1	40,000	40,000	140,000
Cow	1	60000	60,000	0	0	0	60,000
Security	0	0	0	0	0	0	0
Total	2	0	160000	1	40000	40000	200000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 40,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk production	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,600	67,200	67,200	67,200
Net Profit (E) [C-D]		4,900	58,800	65,100	71,715
Investment Payback			16,000	16,000	16,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	58,800	65,100	71,715
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		42,800	91,900
	Total Cash Inflow	98,800	107,900	163,615
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	42,800	91,900	147,615

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dheakola, Bogra
shadar, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

