

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



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Project verified by: Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NIPA BEGUM
Age	:	03/10/1988(30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother
Address	:	Vill: Raynonda, P.O: Kapashia, P.S: Kapashia, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAHANARA BEGUM
(iii) Father's name	:	FAZLOR RAHAMAN
(iv) GB member's info	:	Branch: Kapasia , Centre # 50 (Male), Member ID: 9035, Group No: 04 Member since: 25/003/2007 to 2018(11 Years) First Loan: BDT 10,000/- , Existing Loan: BDT 24,000/- Outstanding Loan: 22416/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(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.)	:	Yes
Business Experiences and Training Info	:	08 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Service)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794-400760
Family's Contact No.	:	01824-555830
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHANARA BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in her business.

Proposed Nobin Udyokta Business Info

Business Name	:	: NIPA DAIRY FARM
Location	:	Raynonda, Kapasia.
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 1,40,000/- (from existing business) 67% Required Investment BDT 70,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪He has One cow, One ox , Two calf in his farm.▪Average daily milk production is 7 liter and milk price is BDT 50/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid bazar.▪Agreed grace period is 3 months.

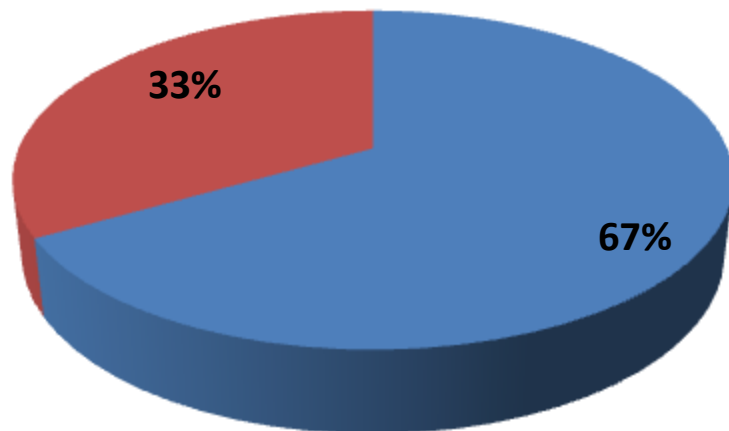
Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk (Daily: 7/ litre x 50/- per litre)	350	10500	126000
		0	0
Total Sales(A)	350	10500	126000
Less Variable Expense (B)		0	0
Straw, Bran, Medicine etc.	70	2100	25200
Total Variable Expense		0	0
Contributon Margin (CM) [C=(A-B)]	280	8400	100800
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		700	8400
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5150	61800
Net Profit (E)= [C-D]		3250	39000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	60,000	60,000	1	70,000	70,000	130,000
Calf	2	20,000	40,000				40,000
Ox	1	40,000	40,000				40,000
TOTAL			140,000			70,000	210,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 70,000
- Total 210,000

Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (Daily: 11/ litre x 50/- per litre)	550	16500	198000	207900	218295
	0	0	0	0	0
Total Sales(A)	600	18000	216000	226800	238140
Less Variable Expense (B)	0	0	0	0	0
Straw, Bran, Medicine etc.	110	3300	39600	41580	43659
Total Variable Expense	0	0	0	0	0
Contributon Margin (CM) [C=(A-B)]	440	13200	158400	166320	174636
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		1500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		7450	89400	90700	92045
Net Profit (E)= [C-D]		5750	69000	72450	76073
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	69,000	72450	76072.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		41000	85450
	Total Cash Inflow	139,000	113,450	161,523
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	41,000	85,450	133,523

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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 farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

