

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	NIPA GHOSH
Age	:	05-07-1998 (18 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brothers, 1 Sister
Address	:	Vill: Rajendra pur, P.O: Rajendra pur, P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAYA RANI GHOSH
(iii) Father's name	:	DIPOK CHANDRA GHOSH
(iv) GB member's info	:	Branch: Teghoria, Centre # 23(Female), Member ID: 2687, Group No: 04 Member since: 04-05-2006 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: 60000
(v) Who pays GB loan installment	:	own
(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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01620-225010
Mother's Contact No.	:	01943-946671
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAYA RANI GHOSH joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NIPA DAIRY FARM
Location	:	Rajendrapur, Nagbari
Total Investment in BDT	:	BDT 970,000/-
Financing	:	Self BDT 870,000/-(from existing business) 90% Required Investment BDT 100,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 15 ft= 375 square ft
Security of the shop	:	-
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 employees.▪The shop is rented.▪Collects goods from local market.▪Agreed grace period is 3 months.

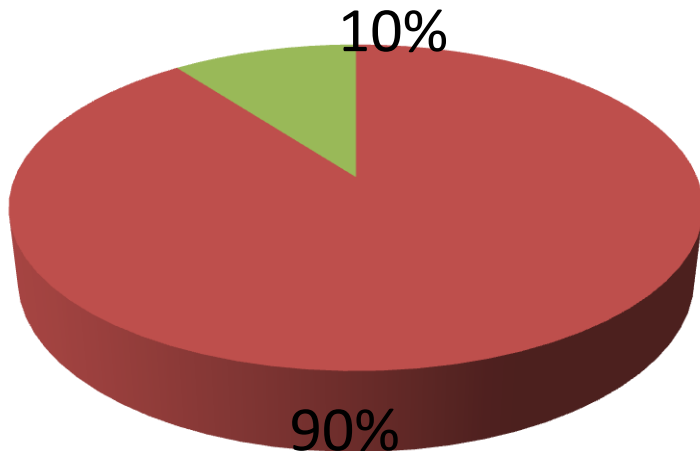
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (25 x 50)	1,250	37,500	450,000
Total Sales (A)	1,250	37,500	450,000
Less. Variable Expense			
Straw, Bran, Medicine etc	750	22,500	270,000
Total variable Expense (B)	750	22,500	270,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Mobile Bill		400	4,800
Electricity Bill		400	4,800
Salary (self)		5,000	60,000
Entertainment		100	1,200
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		9,100	109,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow (5 x 150,000)	750,000	100,000	850,000
Calf (3 x 40,000)	120,000	0	120,000
Total	870,000	100,000	970,000

Source of Finance



- Entrepreneur's Contribution 870,000
- Investor's Investment 100,000
- Total 970,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk	1,500	45,000	540,000	567,000
Calf Sale			40,000	40,000
Total Sales (A)	1,500	45,000	580,000	607,000
Less. Variable Expense				
Straw, Bran, Medicine etc	900	27,000	324,000	340,200
Total variable Expense (B)	900	27,000	324,000	340,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	256,000	266,800
Less. Fixed Expense				
Mobile Bill		500	6,000	7,000
Electricity Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		100	1,200	1,200
Total Fixed Cost		6,000	72,000	73,700
Net Profit (E) [C-D]		12,000	184,000	193,100
Investment Payback			60,000	60,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	184,000	193,100
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		124,000
	Total Cash Inflow	284,000	317,100
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	124,000	257,100

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

