

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



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Donbari tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. PAPIEA YESMIN
Age	:	10-12-1982(35 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 boy
No. of siblings:	:	Nil
Address	:	Vill: Singata, P.O: Donnbari, P.S: Donbari, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. LAILI BEGUN
(iii) Father's name	:	MD. ECHAQ ALI
(iv) GB member's info	:	Branch: Chalas ModhupurCentre # 61 (Female), Member ID: 4457, Group No: 01 Member since: 2003 raning(14Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 50,000, Outstanding loan: 43,400 Taka
(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	:	06 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01718-146568
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. LAILI BEGUM Joined Grameen Bank Since 14 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. She Utilized the money In Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	PAPIYA DAIRY FRAM
Location	:	Singata mor
Total Investment in BDT	:	BDT 190,000
Financing	:	Self BDT 120,000(from existing business) 64% Required Investment BDT 70,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 15 ft= 225 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow .▪Average 60% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The Dairy Fram is own.▪Collects goods from donbari.▪Agreed grace period is 3 months.

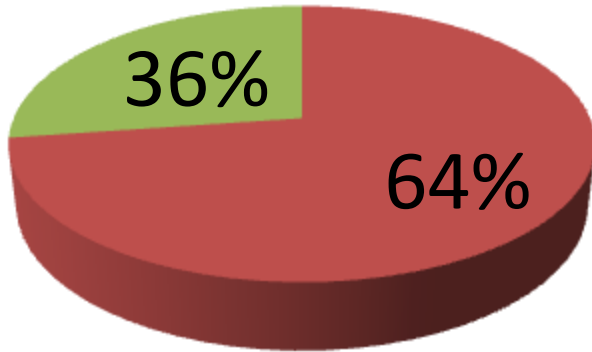
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Milk	400	12,000	144,000
Total variable Expense (B)	400	12,000	144,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Expense		7,000	84,000
Electricity Bill		0	0
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard		0	0
Transportation		0	0
Entertainment		0	6000
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		12,200	146,400
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	2p	60,000	120,000	1p	70,000	70,000	190,000
Total	2p	60,000	120,000	1p	70,000	70,000	190,000

Source of Finance



Entrepreneur
 Investment:120,000
 Investor Investment:70,000
 Total Investment:190,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	1300	39000	468000	491400	515970
Total Sales(A)	1300	39000	468000	491400	515970
Less Variable Expense (B)					
Milk	520	15600	187200	196560	206388
Total Variable Expense	520	15600	187200	196560	206388
Contributon Margin (CM) [C=(A-B)]	780	23400	280800	294840	309582
Less Fixed Expense					
Expense		8,000	96000	96000	96000
Electricity Bill			0	0	0
Mobile Bill		200	2400	2520	2646
Salary (self)		5,000	60000	60000	60000
Transportation		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Gurd		0	0	0	0
			0	0	0
Total Fixed Cost (D)		13200	158400	158520	158646
Net Profit (E)= [C-D]		10200	122400	128520	134946
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	122,400	128520	134946
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		94400	194920
	Total Cash Inflow	192,400	222,920	329,866
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	94,400	194,920	301,866

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

