

# Proposed NU Business Name: **BIPASHA DAIRY FARM**

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Baga Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD.BIPUL HOSSEN</b>
Age	:	20-11-1989 (28 Years )
Education, till to date	:	Class-VIII
Marital status	:	Married
Children	:	01 Son & 01 Daguter
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Borochoigoti, P.O: Bagha, P.S: Bagha Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST.FURI BEGUM</b> <input type="checkbox"/>
(iii) Father's name	:	<b>MD. BICHAD ALI</b>
(iv) GB member's info	:	Branch: Monigram, Centre # 30/m (Female), Member ID: 2270/1, Group No: 02 Member since: 15-07-2007 to 15-09-2013 New 24-04-2017 (06Years)
Further Information:	:	First loan: BDT 10,000/- Existing Loan: BDT 5,000 Outstanding loan: 4,890
(v) Who pays GB loan installment	:	Fathers
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	<b>None</b>
Entrepreneur Contact No.	:	01763-255746
Father's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.FURI BEGUM** joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BIPASHA DAIRY FARM</b>
Location	:	Borochoigoti,Bagha,Rajshahi .
Total Investment in BDT	:	BDT-200,000/-
Financing	:	Self BDT-150,000/-(from existing business)75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Milk sale.</li><li>The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

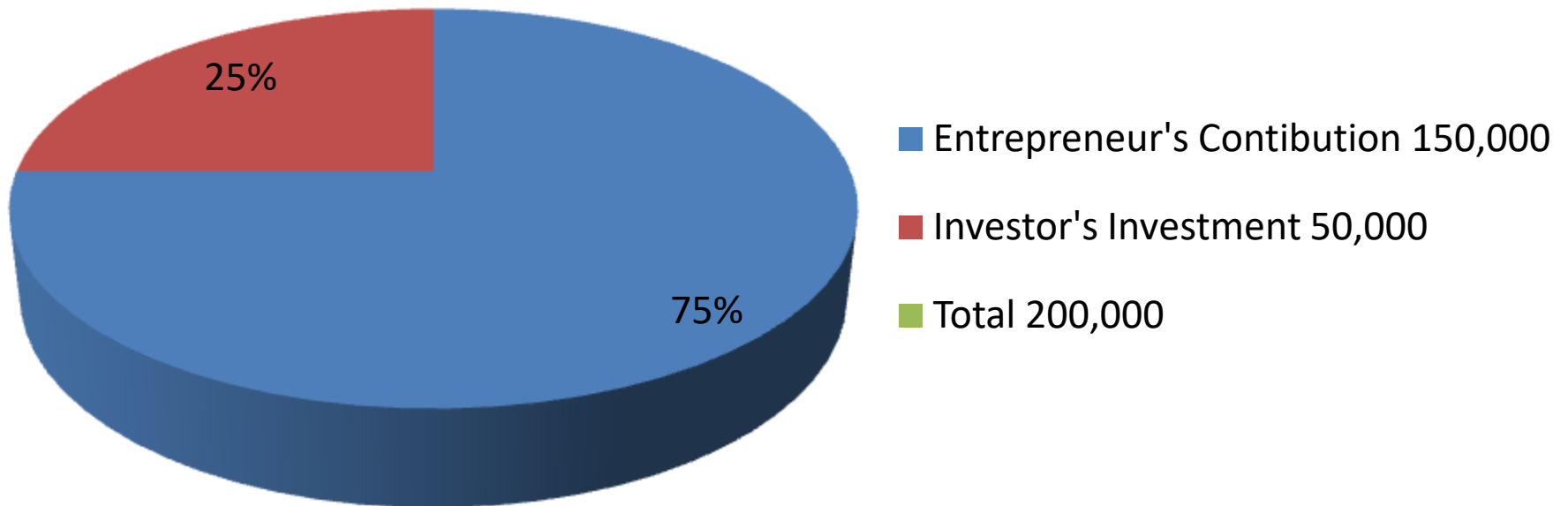
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sale	400	12,000	144,000
<b>Total Sales (A)</b>	400	12,000	144,000
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>			
Milk sale	400	12,000	144,000
	400	12,000	144,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12,000	144,000
<b>Less. Fixed Expense</b>			
Food		2,000	24,000
Electricity Bill		100	1,200
Transportation		500	6,000
Salary (self)		4,000	48,000
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>69,00</b>	<b>82,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,100</b>	<b>61,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow (2x60,000)	130,000	40,000	170,000
Cow Small (1x20,000)	20,000	0	20,000
Food	0	10,000	10,000
<b>Total</b>	<b>150,000</b>	<b>50,000</b>	<b>200,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Milk sale	500	15,000	180,000	189,000	198,450
<b>Total Sales (A)</b>	500	15,000	180,000	189,000	198,450
<b>Less. Variable Expense</b>					
<b>Total variable Expense (B)</b>					
Milk sale	500	15,000	180,000	189,000	198,450
	500	15,000	180,000	189,000	198,450
<b>Contribution M.(CM) [C=(A-B)]</b>	500	15,000	180,000	189,000	198,450
<b>Less. Fixed Expense</b>					
Food		2,000	24,000	26,000	28,000
Electricity Bill		100	1,200	1,300	1,400
Transportation		500	6,000	7,000	8,000
Salary (self)		4,000	48,000	48,000	48,000
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,700
<b>Total Fixed Cost</b>		<b>69,00</b>	<b>82,800</b>	<b>86,100</b>	<b>89,500</b>
<b>Net Profit (E) [C-D]</b>		<b>8,100</b>	<b>97,200</b>	<b>102,900</b>	<b>108,950</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>97,200</b>	<b>102,900</b>	<b>108,950</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		77,200	
	<b>Total Cash Inflow</b>	<b>147,200</b>	<b>180,100</b>	<b>269,050</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>77,200</b>	<b>160,100</b>	<b>249,050</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest