

Proposed NU Business Name: **BIDHAN GORU KHAMAR**



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Taherpur Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIDHAN KUMAR TRIPATI
Age	:	30-12-1989 (27 Years)
Education, till to date	:	Class 8
Marital status	:	Single
Children	:	
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Taherpur, P.O: Taherpur, P.S: Bagmara, 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	:	MONJU RANI TRIPATI
(iii) Father's name	:	CHOITONNO TRIPATI
(iv) GB member's info	:	Branch: Sreepur Bagmara, Centre # 36 (Female), Member ID: 3938/3, Group No: 04 Member since: 03-06-2014 (03 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 90,000, Outstanding loan: BDT 61,200/-
(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	:	05 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.	:	01751-333010
Mother's Contact No.	:	01797-836951
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONJU RANI TRIPATI joined Grameen Bank since 03 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	:	BIDHAN GORU KHAMAR
Location	:	Taherpur, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 345,000/-
Financing	:	Self BDT 295,000/-(from existing business) 86% Required Investment BDT 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 11 ft= 242 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 2 cow and 1 calf in his farm.▪Average daily milk production is 20 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Bagmara.▪The farm is owned.▪Agreed grace period is 3 months.

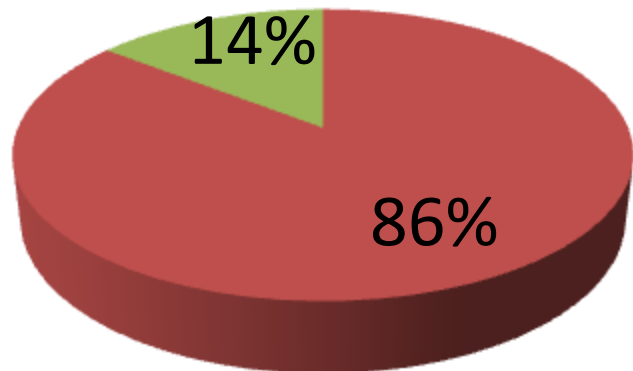
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (20 x 50)	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Straw, Bran, Medicine etc	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			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D]		12,600	151,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Australian Cow	1	140000	140,000	0	0	0	140,000
Canadian Cow	1	130000	130,000	0	0	0	130,000
Calf	1	25000	25,000	1	30000	30,000	55,000
Feed	0	0	0	1	20000	20,000	20,000
Total	3	295000	295,000	2	50,000	50,000	345,000

Source of Finance



■ Entrepreneur's Contribution 295,000

■ Investor's Investment 50,000

■ Total 345,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (25 x 50)	1,250	37,500	450,000	472,500	496,125
Calf Sale			40,000	40,000	40,000
Total Sales (A)	1,250	37,500	490,000	512,500	536,125
Less. Variable Expense					
Straw, Bran, Medicine etc	500	15,000	180,000	189,000	198,450
Total variable Expense (B)	500	15,000	180,000	189,000	198,450
Contribution Margin (CM) [C=(A-B)]	750	22,500	310,000	323,500	337,675
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		200	2,400	2,400	2,400
Total Fixed Cost		5,500	66,000	66,400	66,900
Net Profit (E) [C-D]		17,000	244,000	257,100	270,775
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	244,000	257,100	270,775
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		224,000	461,100
	Total Cash Inflow	294,000	481,100	731,875
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	224,000	461,100	711,875

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 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

