

## Proposed NU Business Name: DIPON DAIRY KHAMAR



Project identification and prepared by: Md: Musha Mia,  
Khulna Unit, Khulna

Project verified by: Md: Hafizur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>DIPON BAIRAGI</b>
Age	:	01/101/1993(25 Years)
Education, till to date	:	HSC
Marital status	:	Unarried
Children	:	0 son 0 Daughter
No. of siblings:	:	0 Brother 0 Sister
Address	:	Vill: Kholsibunia P.O: Botiaghata P.S: Botiaghata Dist: Khulna
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>MOLLIKA BAIRAGI</b>
(iii) Father's name	:	<b>RANZAN BAIRAGI</b>
(iv) GB member's info	:	Branch: Botiaghata, Centre # 48(Female), Member ID: 3097, Group No: 2 Member since: 12-12-2014 raning (03Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 19650/-.
(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.	:	01944-983932
Family's Contact No.	:	01796-495223
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOLLIKA BAIRAGI** Joined Grameen Bank Since 03 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>DIPON DAIRY KHAMAR</b>
Location	:	Kholsibunia, Botiaghata, Khulna
Total Investment in BDT	:	BD 1,10,000
Financing	:	Self BDT 60,000(from existing business) 55% Required Investment BDT 50,000(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25ft x 20ft= 500 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪He has 2 cow, in her farm.</li><li>▪Average Daily milk production is 10 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Botiaghata.</li><li>▪Agreed grace period is 3 months..</li></ul>

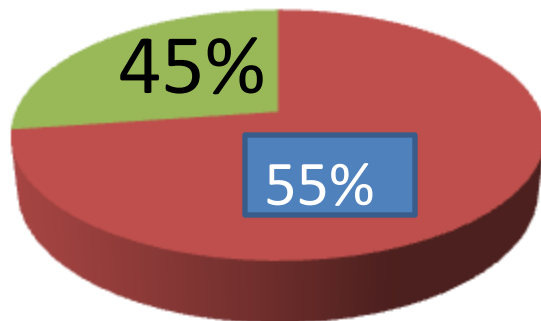
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk(10 x 50)	5,00	15,000	1,80,000
<b>Total Sales (A)</b>	5,00	15,000	1,80,000
<b>Less. Variable Expense</b>			
Straw,Ban,Medicine etc.	130	3900	46800
<b>Total variable Expense (B)</b>	130	3900	46800
<b>Contribution Margin (CM) [C=(A-B)</b>	370	11100	133200
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		0	0
Transportation		100	1200
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		100	1200
<b>Total fixed Cost (D)</b>		<b>5200</b>	<b>62400</b>
<b>Net Profit (E) [C-D)</b>		<b>5900</b>	<b>70800</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	02	30,000	60,000	01	50,000	50,000	1,10,000
Calf		0	0	0	0	0	0
<b>Total</b>			<b>60,000</b>		<b>50,000</b>	<b>50,000</b>	<b>1,10,000</b>

## Source of Finance



Entrepreneur Investment:  
60.000  
Investor Investment:50,000  
Total Investment:1,10,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Milk(15 x 50)	750	22500	270000	283500	297675
Calf Sale			30000	30000	30000
<b>Total Sales (A)</b>	750	22500	300000	313500	327675
<b>Less. Variable Expense</b>					
Straw,Ban,Medicine etc.	220	6600	79200	83160	87318
<b>Total variable Expense (B)</b>	220	6600	79200	83160	87318
<b>Contribution Margin (CM) [C=(A-B)</b>	530	15900	190800	200340	210357
<b>Less. Fixed Expense</b>					
Rent		0	0	0	
Electricity bill		0	0	0	
Transportation		200	2400	2500	2600
Salary (self)		5000	60,000	60000	60000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile bill		200	2400	3000	3500
<b>Total fixed Cost (D)</b>		<b>5400</b>	<b>64800</b>	<b>65500</b>	<b>66100</b>
<b>Net Profit (E) [C-D)</b>		<b>10500</b>	<b>126000</b>	<b>134840</b>	<b>144257</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>SI #</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	1,26,000	1,34,840	1,44,257
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		93,590	2,08,430
	<b>Total Cash Inflow</b>	<b>1,76,000</b>	<b>2,28,430</b>	<b>3,52,687</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	12,410		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>82,410</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>93,590</b>	<b>2,08,430</b>	<b>3,32,687</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

