

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



Project identification and prepared by: Md. Mizanur Rahman,
Bogra Sadar Unit, Bogra.

Project verified by: MD. Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. RIPA KHATUN
Age	:	01-06-1998 (19 Year)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Brother 03 Sisters
Address	:	Vill:Kuturbari, P.O: Jhorgachahat, P.S: Bogra shadarDist: Bogra
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.LAILY BEGUM
(iii) Husband's name	:	MD.MAHFUJAR RAHMAN
(iv) GB member's info	:	Branch: Mohimagong,Gobindogong, Centre # 16(Female), Member ID: 1593/1, Group No: 02 Member since: 18-09-2012 (05 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT. 25,380/-
(v) Who pays GB loan installment	:	Mother
(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. 02 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01789-722852
Husband's Contact No.	:	01719-122845
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. LAILY BEGUM joined Grameen Bank since 05 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIPA DAIRY FARM
Location	:	Kuturbar,Jhorgashahat, Bogra shadar,Bogra
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 68% Required Investment BDT 70,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

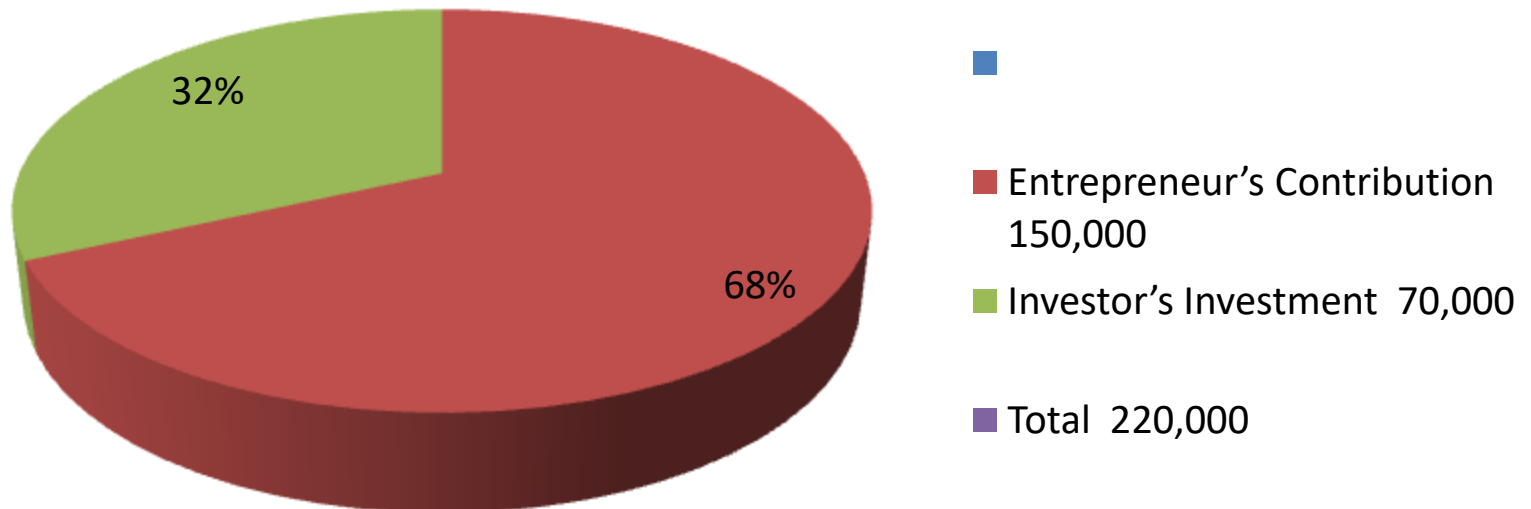
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk Product cost	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	200	6,000	72,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D]		1,700	20,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	50000	100,000	1	70,000	70,000	170,000
Bul	1	30000	30,000	0	0	0	30,000
Culf	1	20000	20,000	0	0	0	20,000
Total	4	0	150000	1	70000	70000	220000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sales	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk Production cost	300	9,000	108,000	113,400	119,070
Total variable Expense (B)	300	9,000	108,000	113,400	119,070
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000	113,400	119,070
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		4,400	52,800	52,800	52,800
Net Profit (E) [C-D]		4,600	55,200	60,600	66,270
Investment Payback			28,000	28,000	28,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	55,200	60,600	66,270
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		27,200	59,800
	Total Cash Inflow	125,200	87,800	126,070
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	27,200	59,800	98,070

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

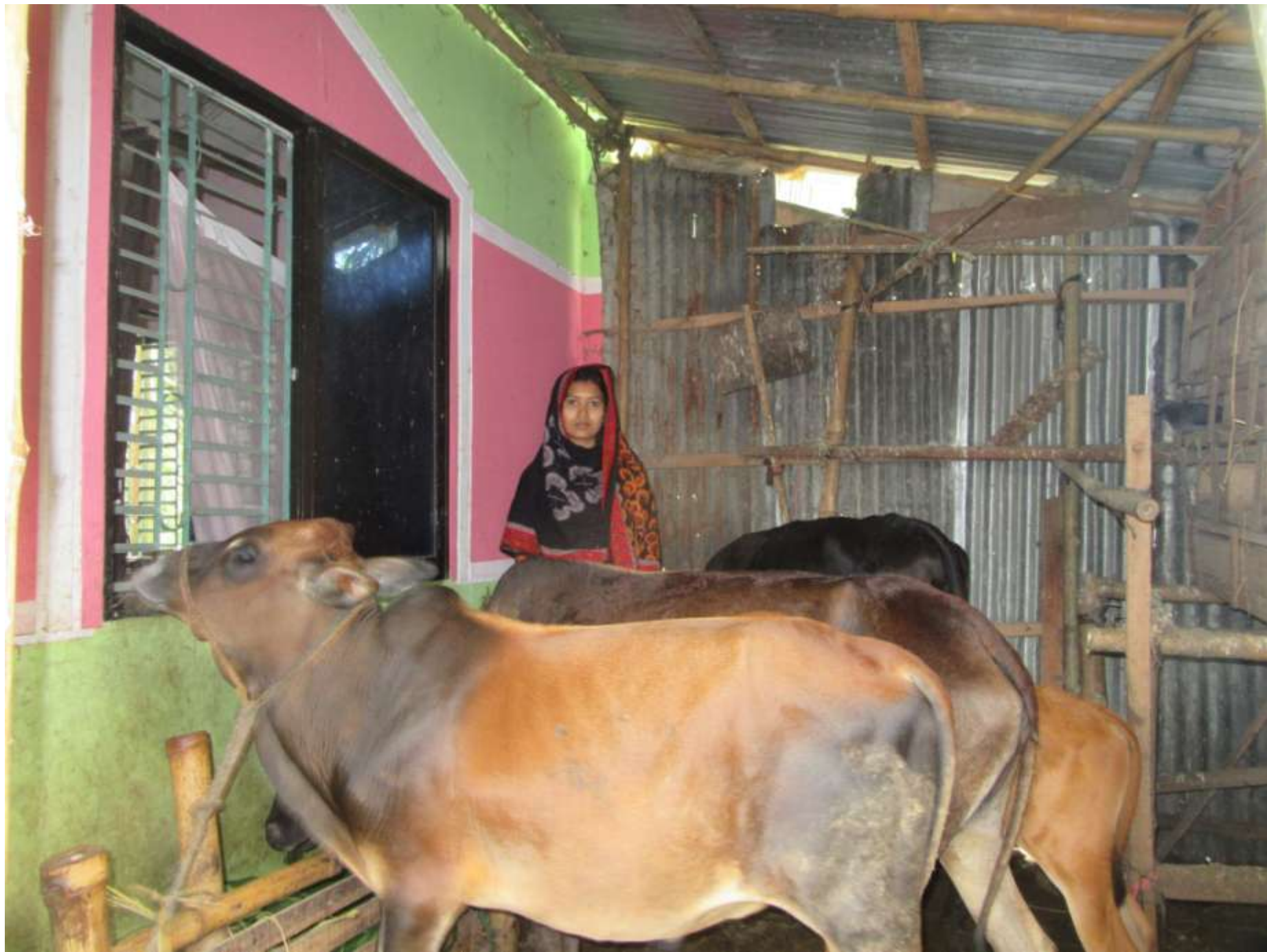
Huge demand in the community
Location of shop; Khuturbari,Jhorgacha
hat,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

