# **Rony Dairy Firm**



# মধ্য গাছবাড়ীয়া পেয়ারপুর মাদারীপুর মোবাঃ 01914932344

Project by: Rony Dhali Identified by- Solayman Hossain Verified By: Shaiful Islam



## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Rony Dhali
Permanent Address	:	Vill: Gacbaria, Post:: Mostofapur, P.S+ Dist:Madaripur.
Age	:	26 Years (02-Jan-1991)
Marital status	:	Unmarried
Children	:	One Son
No. of siblings:	:	Three Brother Two Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other Ioan like GCCN, GKF		MotherYesFatherSahinur begumMd.Motahar DhaliBranch: Mostofapur, Centre: 53/m Group no: 19Loanee no.: 9693, Member since: 2004, First Ioan:10,000, Existing Ioan: 00 Outstanding:00N/AN/AN/AN/AN/A
Education	:	S.S.C

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business
Initial Investment	:	1,00,000
Trade License/ Drug License		94-17/18
Business Experience And Training Info	:	6 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01914-932344
NU Project Source/Reference	:	MadaripurUnit, Madaripur.

### BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2004 to 2016(12 years). At first she took a loan of Tk. 10,000 from GB. NU's mother gradually improved their living standard by using GB loan.

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rony Dairy Firm	
Address/ Location	:	Gacbaria	
Total Investment in BDT	:	3,00,000	
Financing	:	Self BDT 2,20,000 (from existing business) Required Investment BDT 80,000/-(as equity)	73% 27%
Present salary/drawings from business (estimates)	:	7000/-	
Proposed Salary	:	7,000/-	
<ul> <li>Proposed Business</li> <li>(i) % of present gross profit margin</li> <li>(ii) Estimated % of proposed gross profit margin</li> <li>(iii) Agreed grace period</li> </ul>	-	50% 50% 2 months	

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> গরু ছাগল	2,00,000 20,000		2,20,000
Proposed items:		80,000	80,000
Total Capital			3,00,000



Present Stock items			
Product name	Unit (Quantity)	Amount	
গরু	8*8৫,000	2,00,000	
ছাগল	২*১০০০০	20,000	
Total Present Stock		2,20,000	

Proposed items				
Product Name	Unit	Amount		
গরু	2	80,000		
Total Proposed Stock		80,000		

## **INFO ON EXISTING BUSINESS OPERATIONS**

Dantiaulana		Existing Business (BDT)			
Particulars	Daily	Monthly	Yearly		
Sales (A)	800	24,000	2,88,000		
Less: Cost of sales (B)	400	12,000	1,44,000		
Gross Profit C=(A-B)	400	12,000	1,44,000		
Less: <b>Operating Costs</b>					
Mobile bill		300	3,600		
Present salary/Drawings- self		7,000	84,000		
Non Cash Item:					
Depreciation Expenses (%)					
Total Operating Cost (D)		7,300	87,600		
Net Profit (C-D):		4,700	56,400		

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1 (BD	Т)	Year 2 (BDT)		
Faiticulais	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	1,000	30,000	3,60,000	1,200	36,000	4,32,000
Less: Cost of Sale (B)	500	15,000	1,80,000	600	18,000	2,16,000
Gross Profit (A-B)=(C)	500	15,000	1,80,000	600	18,000	2,16,000
Less: Operating Costs						
Mobile bill		300	3,600		400	4,800
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Non Cash Item:						
Depreciation Expenses (%)						
Total Operating Cost (D)		7,300	87,600		7,400	88,800
Net Profit (C-D) = (E)		7,700	92,400		10,600	1,27,200
GT payback		48,000			48,000	
Retained Income:		44,400			79,200	

#### CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI . No. #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	92,400	1,27,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		44,400
	Total Cash Inflow	1,72,400	1,71,600
2.0	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	1,28,000	48,000
3.0	Net Cash Surplus	44,400	1,23,600

#### **SWOT Analysis**

<ul> <li>Screenies</li> <li>Skill and 6 Years experience</li> <li>Quality service and product</li> <li>Seven days open in a week</li> <li>16 hours shop open</li> </ul>	WEAKNESS • Lack of investment
OPPORTUNITIY <ul> <li>More customers within the area.</li> <li>Increasing demand.</li> </ul>	<ul> <li>THREATS</li> <li>Political Unrest</li> <li>Theft</li> </ul>









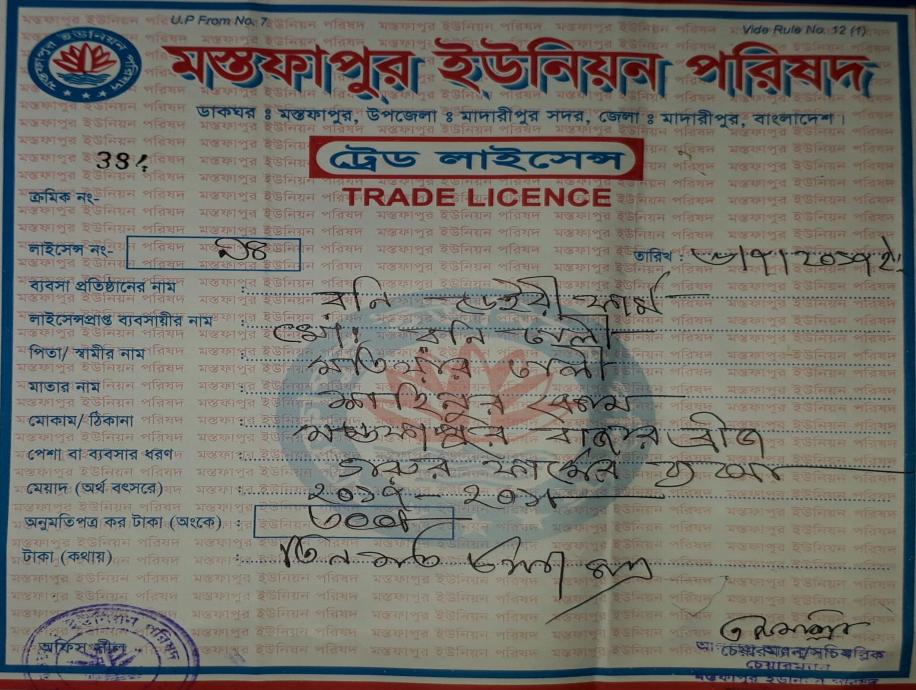






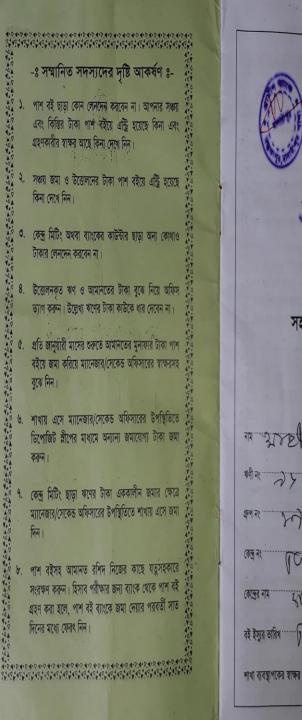






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यणी नः र्युष्ठ नि কন্দ্র নং হিসাৰ নং DUG त्रक्षयी आमानठे : त्र জিপিএস ঃ প ঋণ পরিশোধে নিয়মিত থাকলে ব্যক্তিগত সঞ্চয়ী শেয়ার ক্রয় সংক্রান্ত তথ টাকা যখন যত ইচ্ছা তখন তত টাকা ক্রয়ের তারিখ টাকা ম্যানেজারের সক্র তে পারবেন। যখন যত টাকা ইন্সা তত টাকা এই হিসাবে যেকোন সময় জন্ম রাখ্যত পারবেন। ঋণ সংক্রান্ত সঞ্চয় সংক্রান্ত সহজ ঋণ তারিখ **रिरह**न् 49 ञक्तरी वांमानठ লাল জিপিএস श्रंग तीमा 1194 নয়র किति গরিশোধের बिहि সুদ পরিশোধের সুদ राबी আদায় জমা উত্তোলন ব্যালেঙ্গ জমা উরোলন ব্যালেল জমা উরোলন ব্যালেল বর্মী আক্র আদায় আদায় • ताकी আদার 8h D 2205 200 গতপাহা নাদারীপুর শাখা 69 880 6920 SHA 50 50 DIER MA Jak 64 860 6270. 37 2826 n HAY 47 850 2680 21 TO Sple 517 80 86 2800 40 R 1000 সহজ ঋণের পাশ বই B 860 1970 70 PD 150 whole 5 860 2 550 20 KZD4 R 86 612 A 860 5 0HD 2500 70 M 88 880 Ptill salvo 20 D SGDG 100,7 68:880 2/2 602000 600 2000 29/20 75057680,000 ZOGY FO 2025 1/37 2207 09497046 2062 TD 9 24 05 HOSD ND 10/5 00 50 8 330 240 2 2000 8876 00 RSK \$ 7702490000 (8)) 00 150 The > 3402176020 FD trin 9 44000000 To N 542 TS 97 FD RB 245 TU 241501 নেট ঃ প্রত্যেক বার সহজ ঋশ বিতরপের পর নতুন কিন্তি আদায় তরু হলে কিন্তি নম্বর প্রথম থেকে (১ থেকে) চক্ত করতে হবে। শাখা ব্যবস্থাপকের স্বাক্ষর ঃ

#### Presented at Internal Design Lab On Jul 2017 at GT



#### **For more information**

Grameen Trust Phone No : 9017038 Rony Dhali Cell No: 01914932344