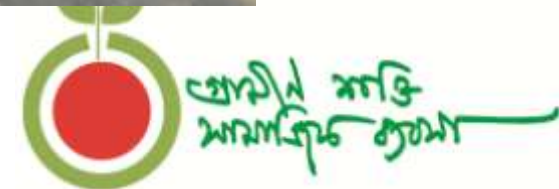


Proposed NU Business Name: **RIPON DAIRY FARM**



Project identification and prepared by: MD: Mahfuzar Rahman
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RIPON KHAN
Age	:	10/03/1984(34Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	0 Son 00 Daugther
No. of siblings:	:	02 Brothers 01Sister
Address	:	Vill: Sreepur P.O: Sreepur P.Sreepur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RABYA
(iii) Father's name	:	ABUTAHER
(iv) GB member's info	:	Branch: Tangra Centre # 62(Female), Member ID: 4964 Group No: 02 Member since: 29/03/2008 to 2018(10Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 25,000/- Outstanding Loan: BDT /-
Further Information:		
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01973173564
Family's Contact No.	:	01985088649
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.,Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABYA joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

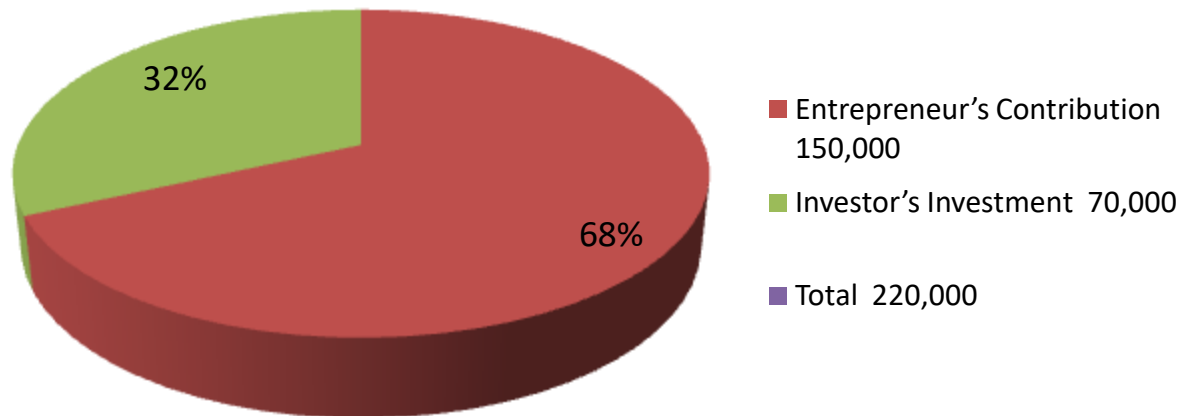
Business Name	:	RIPON DAIRY FARM
Location	:	Sreepur
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing.▪Average 85% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The farm is own.▪Collects cows from Sreepur▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6300	75600
Net Profit (E)= [C-D]		17700	212400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	75,000	150,000	1	70,000	70,000	220,000
Calf						0	
			150,000			70,000	220000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Straw, Bran, Medicine etc	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6300	75600	76180	76769
Net Profit (E)= [C-D]		20700	248400	260820	273861
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	149,520	156996	164845.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		121520	250516
	Total Cash Inflow	219,520	278,516	415,362
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	121,520	250,516	387,362

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0;
Experience & Skill : 5 Years;
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

