

Proposed NU Business Name: RIPON MANDAL DAIRY FARM



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	RIPON MANDAL
Age	:	04-07-1994(23Years)
Education, till to date	:	B.Sc
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Gonarchala ;P.O: Kachuya P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RANUKA PARVIN
(iii) Father's name	:	NAYAS ALI
(iv) GB member's info	:	Branch: Kachuya, Centre # 36 (Female), Member ID: 3632, Group No: 06 Member since:01-01-1993(24 Years) First loan: BDT 4,000/- 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 & Skill	:	15 years of business experience.
Own Business and Training Info	:	15 years experience in running business. Yes, He has 15 years training
Other Own/Family Sources of Income	:	Yes, he has a lemon garden.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-651516
Mother's Contact No.	:	01817-629857
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RANUKA PARVIN joined Grameen Bank since 24 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	RIPON MANDAL DAIRY FARM
Location	:	Vill: Gonarchala ;P.O: Kachuya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,40,000/-
Financing	:	Self BDT 1,90,000(from existing business) 79% Required Investment BDT 50,000(as equity) 21%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	14 ft x 7 ft= 98 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow, Calf, Ox, Milk.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from Ponchogar in Tangail.▪Agreed grace period is 3 months.

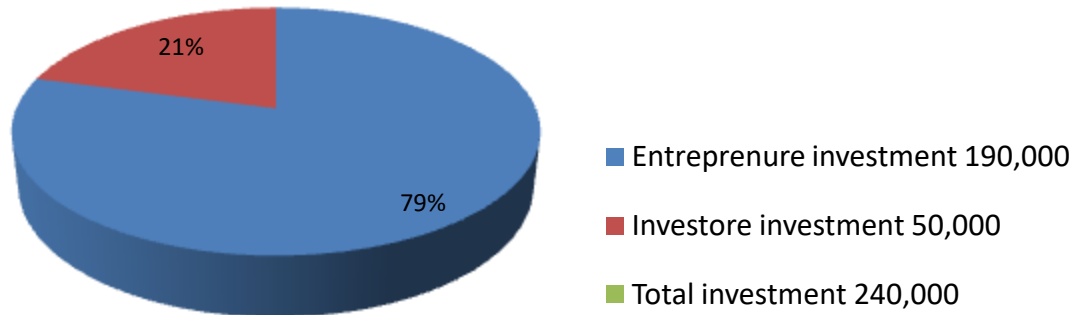
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow, Calf, Ox, Milk	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Cow, Calf, Ox, Milk	1,750	52,500	630,000
Total variable Expense (B)	1,750	52,500	630,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		550	6,600
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		6,050	72,600
Net Profit (E) [C-D]		16,450	197,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	2	60000	120000	Cow	1	50000	50,000	170,000
Calf	2	35000	70000		0	0	0	70,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security		0	0		0	0	0	0
Total			190000			50000	50,000	240,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Cow, Calf, Ox, Milk	3,200	96,000	1,152,000	1,209,600	1,270,080
		0	0	0	0
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense		0	0	0	0
Cow, Calf, Ox, Milk	2,240	67,200	806,400	846,720	889,056
Total variable Expense (B)	2,240	67,200	806,400	846,720	889,056
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600	362,880	381,024
Less. Fixed Expense			0	0	0
Rent		0	0	0	0
Electricity Bill		550	6,600	6,930	7,277
Transportation		0	0	0	0
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		500	6,000	6,300	6,615
Non Cash Item			0	0	0
Depreciation		0	0	0	0
Total Fixed Cost		6,050	72,600	76,230	80,042
Net Profit (E) [C-D]		22,750	273,000	286,650	300,983
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	273,000	286650	300982.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		253000	519650
	Total Cash Inflow	323,000	539,650	820,633
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	253,000	519,650	800,633

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 15 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







