

Proposed NU Business Name: **RITU DAIRY FIRM**



Project identification and prepared by: Md Shah-Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RABBANI PRAMANIK
Age	:	15-03-1987 (29 Years)
Education, till to date	:	Ten
Marital status	:	Married
Children	:	01 Daughter & 01 Son
No. of siblings:	:	02 Sister
Address	:	Vill: Noldubi, P.O: Tindighihat Thana: Sibgonj Dist: 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	:	MST. NUR VANU BIBI
(iii) Father's name	:	MD. ISMAIL PRAMANIK
(iv) GB member's info	:	Branch: Majhihatto Sibgonj , Centre # 27 (Female), Member ID: 3274/1, Group No: 06 Member since: 20-03-1999 (04Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: BDT: Nil
(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	:	07 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-164598
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOWARA BIBI joined Grameen Bank since 18 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RITU DAIRY FIRM
Location	:	Noldubi,Tindighi,Sibgonj
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 210,000/-(from existing business) 75% Required Investment BDT 70,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 20 ft= 500 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dupchachia, Bogra▪Agreed grace period is 3 months.

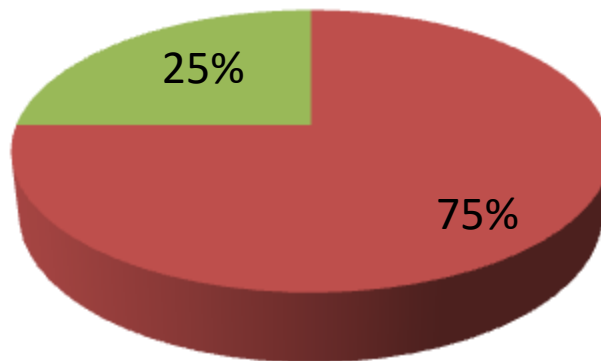
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Milk	10,000	120,000
Total Sales (A)	10,000	120,000
Less Variable Expense		0
Milk	4,000	48,000
Total variable Expense (B)	4,000	48,000
Contribution Margin (CM) [C=(A-B)	6,000	72,000
Less Variable Expense		0
Transportation	300	3,600
Salary (self)	5,000	60,000
Mobile bill	200	2,400
Total fixed cost (D)	5,500	66,000
Net Profit (E)= [C-D]	500	6,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow(Australian)	2	65,000	130000	1	70,000	70000	200000
Calf	2	40,000	80000	0	0	0	80000
Total	4	0	210,000	1	0	70,000	280000

Source of Finance



- Entrepreneur's Contribution 210,000
- Investor's Investment 70,000
- Total 280,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Milk	15,000	180,000	189,000	198,450
Total Sales (A)	15,000	180,000	189,000	198,450
Less. Variable Expense				
Milk	6,000	72,000	75,600	79,380
Total variable Expense (B)	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	9,000	108,000	113,400	119,070
Less. Fixed Expense				
Transportation	400	4,800	5,040	5,292
Salary (self)	5000	60,000	63,000	66,150
Entertainment	100	1,200	1,260	1,323
Mobile Bill	300	3,600	3,780	3,969
Total Fixed Cost	5800	69,600	73,080	76,734
Net Profit (E) [C-D]	3,200	38,400	40,320	42,336
Investment Payback		28,000	28,000	28,000

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

SR#	<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	38,400	40,320	42,336
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		10,400	22,720
	Total Cash Inflow	108,400	50,720	65,056
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	10,400	22,720	37,056

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01, Others:0
Experience & Skill : 07 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

