

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



Project identification and prepared by: Md . Motiur Rahman,  
Dhunat Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>RIPON KUMAR GOSH</b>
Age	:	20-09-1994 (24 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brothers
Address	:	Vill: Alangi P.O Alangi P.S: Dhunat, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>RINA RANI</b>
(iii) Houseband's name	:	<b>SHUBAL CHANDRO</b>
(iv) GB member's info	:	Branch: Alangi,Alangi, Centre # 37(Female), Member ID:4173, Group No: 07 Member since: 20-01-2005 (12 Years) First loan: BDT 4,000 /- Existing Loan: BDT50,000/- Outstanding loan: BDT 13,750/-
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	:	12 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.	:	01735-750821
Mother's Contact No.	:	01783-442045
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RINA RANI** joined Grameen Bank since 12 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS RIPON DAIRY FARM</b>
Location	:	Alangi,Dhunat,Bogra.
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 2,10,000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

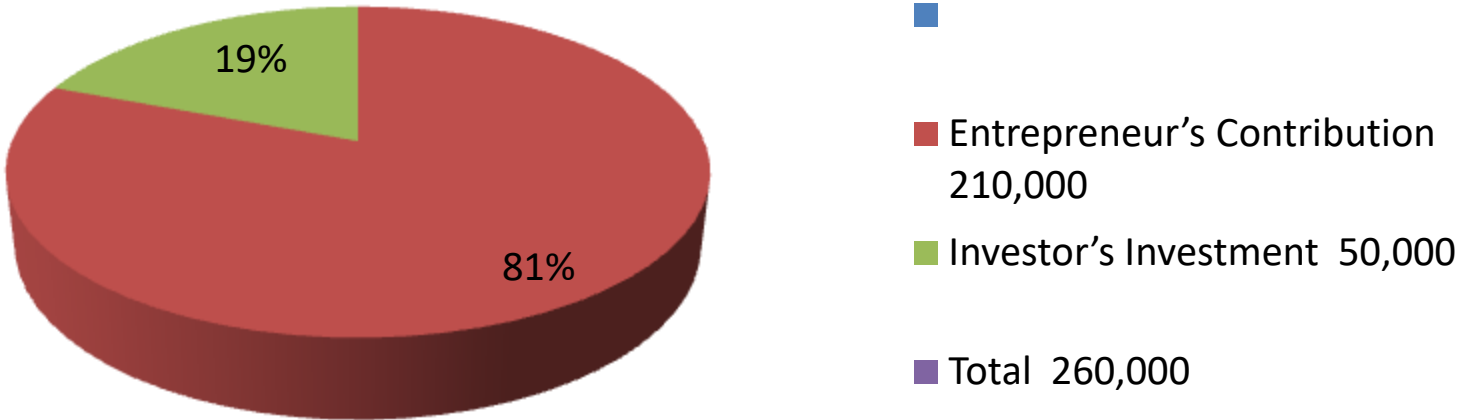
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Sales	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Cost	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		100	1,200
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>2,400</b>	<b>28,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	130,000	130,000	1	50,000	50,000	180,000
Culf	2	40000	80,000	0	1,900	0	80,000
Total	<b>0</b>	<b>0</b>	<b>210,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>260,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				0	-
Milk sales	450	13,500	162,000	170,100	178,605
<b>Total Sales (A)</b>	450	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Variable Expense</b>					
Product cost	90	2,700	32,400	34,020	35,721
<b>Total variable Expense (B)</b>	90	<b>2,700</b>	<b>32,400</b>	<b>34,020</b>	<b>35,721</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>	<b>136,080</b>	<b>142,884</b>
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		100	1,200	1,200	1,200
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>	<b>57,600</b>	<b>57,600</b>
<b>Net Profit (E) [C-D)</b>		<b>6,000</b>	<b>72,000</b>	<b>78,480</b>	<b>85,284</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	72,000	78,480	85,284
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		52,000	110,480
	<b>Total Cash Inflow</b>	<b>122,000</b>	<b>130,480</b>	<b>195,764</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>52,000</b>	<b>110,480</b>	<b>175,764</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 012 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Alangi,Dhunat,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

