

# Dipali Dairy Farm



**Project by:** Dipali Rani  
**Identified by-**Md. Masum Mia  
**Verified By:** Md. Ziaul Hoque

**Dhamrai Unit, Anchal-03**

**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Dipali Rani
Age	:	10/10/1992
Marital status	:	Married
Children	:	1 Son , 01 Daughter
No. of siblings:	:	01 Brothers
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sonda Rani Das
(iii) Father's name	:	Gobindo chandro moni das
(iv) GB member's info	:	Member since: 1992 to 2003 Branch: Dhamrai, Centre no.00, Group:00 First loan: 2,000/- Total Amount Received: Tk0000/- Last Loan: 000 Tk. Outstanding: 00
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	S.S.C

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Dairy Business
Trade License Number	:	0000
Business Experiences	:	05 Years
Other Own/Family Sources of Income	:	N/A
NU Contact Info	:	01843-297901
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother was a member of Grameen Bank from 1992 to 2003. At first her mother took a loan amount of 2000 BDT from Grameen Bank. She invested the money in her family house construction. NU's mother gradually improved the standard of their life by using GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	<b>Dipali Dairy Farm</b>
Address/ Location	:	Aingong bazar, Dhamrai, Dhaka
Total Investment in BDT	:	1,05,000/-
Financing	:	Self BDT :75000(from existing business) - 71% Required Investment BDT : 30,000 (as equity) - 29%
Present salary/drawings from business (estimates)	:	BDT 4000
Proposed Salary		<b>BDT 5000</b>
i. Proposed Business % of present gross profit margin	:	<b>50%</b>
ii. Estimated % of proposed gross profit margin	:	<b>50%</b>
iii. Agreed grace period	:	<b>2 months</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	1	2	(1+2)
<b>Present Items:</b>			
Oxe Cow 01	30,000		75,000
Cross cow 01	35000		
Cow shed	10000		
<b>Proposed Items:</b>			
Small Size one calf		30000	30,000
<b>Total Capital</b>	<b>75,000</b>	<b>30,000</b>	<b>105,000</b>

N.B: Details of Present (\*) & proposed (\*\*) items have enclosed in next slide.

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)	
	Monthly	Yearly
Cow Sales (A)	25000	300000
Cost of Sale ( Food, Medicine, Doctor fee) (B)	12500	150000
<b>Profit 50% (A-B)= C</b>	<b>12500</b>	<b>150000</b>
<b><i>Less: Operating Costs</i></b>		
Electricity bill	500	6000
Mobile Bill	300	3600
Salary from Business (Self)	4000	48000
Transport	500	6000
Others (TL Fee, Local Contribution)	500	6000
<b><i>Non Cash Item:</i></b>		
Depreciation Expenses 10000*10%	84	1008
<b><i>Total Operating Cost (D)</i></b>	<b>5884</b>	
<b>Net Profit (C-D)= (E)</b>	<b>6616</b>	<b>106200</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)		Year 2 (BDT)	
	Monthly	Yearly	Monthly	Yearly
Cow Sales	30000	360000	35000	420000
<i>Less: Cost of Sale</i>	15000	180000	17500	210000
<b>Profit 50% (A-B)= C</b>	<b>15000</b>	<b>180000</b>	<b>17500</b>	<b>210000</b>
<b>Less operating cost :</b>				
Electricity bill	500	6000	600	7200
Mobile Bill	500	6000	600	7200
Salary from Business	5000	60000	6000	72000
Others (TL Fee, Local Contribution)	500	6000	600	7200
Depreciation Expenses	84	1008	84	1008
<b>Total Operating Cost (D)</b>	<b>6584</b>	<b>79008</b>	<b>7884</b>	<b>94608</b>
<b>Net Profit =(C-D)</b>	<b>8416</b>	<b>158,016</b>	<b>9616</b>	<b>189,216</b>
<b>GT payback</b>	<b>18000</b>		<b>18000</b>	
<b>Retained Income:</b>	<b>140,016</b>		<b>171,216</b>	



# CASH FLOW Projection on Business Plan (Rec. & Pay.)



Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>Cash Inflow</b>		
Investment Infusion by Investor	30,000	
Net Profit (Ownership Tr. Fee added back)	<b>158,016</b>	<b>189,216</b>
Depreciation (Non cash item)	1008	1008
Opening Balance of Cash Surplus	0	141,024
<b>Total Cash Inflow</b>	<b>189,024</b>	<b>331,248</b>
<b>Cash Outflow</b>		
Purchase of Product	30,000	
Investment Pay Back (Including Ownership Tr. Fee)	18,000	18,000
<b>Total Cash Outflow</b>	<b>48,000</b>	<b>18,000</b>
<b>Net Cash Surplus</b>	<b>141,024</b>	<b>313,248</b>



## **S**TRENGTH

- Environment-Friendly.
- Skilled & Experience
- Position of his shop beside main road.
- Pleasant personality

## **W**EAKNESS

- Lack of investment

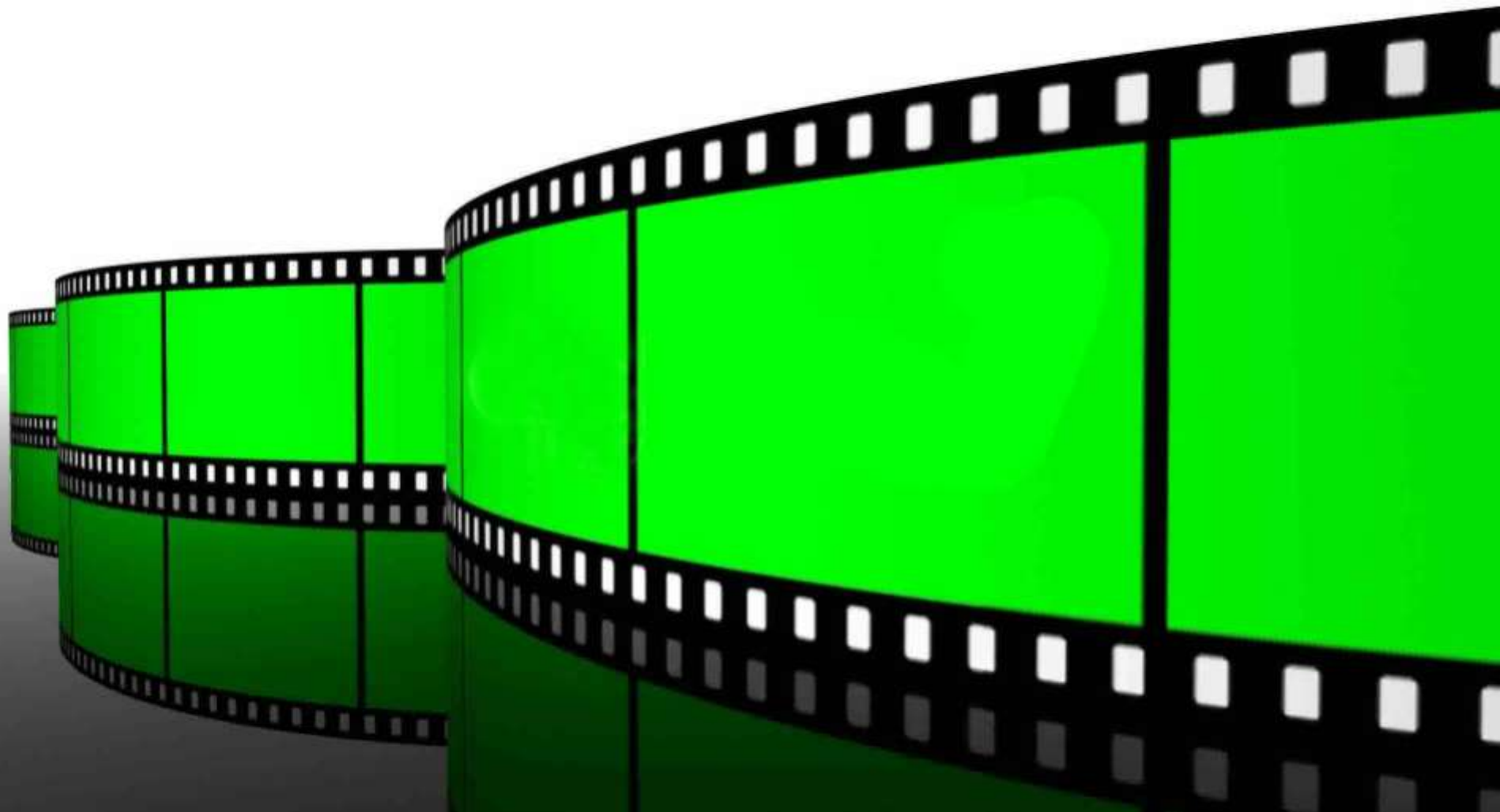
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of Customer

## **T**HREATS

- Competitor may create.
- Fire.
- Theft.

# Photographs



# Photographs





# Photographs





# Photographs



# Photographs





# Photographs





 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
**NATIONAL ID CARD / জাতীয় পরিচয় পত্র**

 নাম: **দিপালী রানী**  
Name: **DIPALI RANI**  
স্বামী: **পুনা মনিদাস**  
মাতা: **সন্ধ্যা রানী মনিদাস**  
Date of Birth: **10 Oct 1992**  
ID NO: **19922611488000101**

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কেহাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: ১৬১, গ্রাম/রাস্তা: অটিনীপাড়া, ডাকঘর: সূয়াপুর - ১৮২০, ধামরাই, ঢাকা

 প্রদানকারী কর্তৃপক্ষের স্বাক্ষর  
প্রদানের তারিখ: ০৫/০৯/২০১৩







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