

Proposed NU Business Name: **Sofiqul Dairy Farm**



Project identification and prepared by: Md. Habibullah, Kaligonj
Unit, Tangail

Project verified by: MD. Shamsul Arifin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SOFIQL ISLAM
Age	:	02-02-1992 (25 Years)
Education, till to date	:	ssc
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	0 Brother & 01 Sister
Address	:	Vill: Kaligonj Purbopara, P.O : Kaligonj, P.S: TKaligonj, Dist: Kaligonj,
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHALEDA BEGUM
(iii) Father's name	:	SALAM MIA
(iv) GB member's info	:	Branch: Kaligonj, Centre # 72 (Male), Member ID: 1102 roup No: 02 Member since: 03-05- 2012(05Years) First loan: 5,000 taka. Existing loan: 20000 taka Outstanding loan: 1208 / taka
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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture,business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-401229
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaligonj Unite, Kaligonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHALADA BEGUM joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SOFIQL DAIRY FARM
Location	:	Gonapara, Kaligonj
Total Investment in BDT	:	BDT 370000
Financing	:	Self BDT 300,000(from existing business) 81% Required Investment BDT 70,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10 ft= 200 square ft
Security of the shop	:	00
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow.goat▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Kaligonj▪Agreed grace period is 3 months.

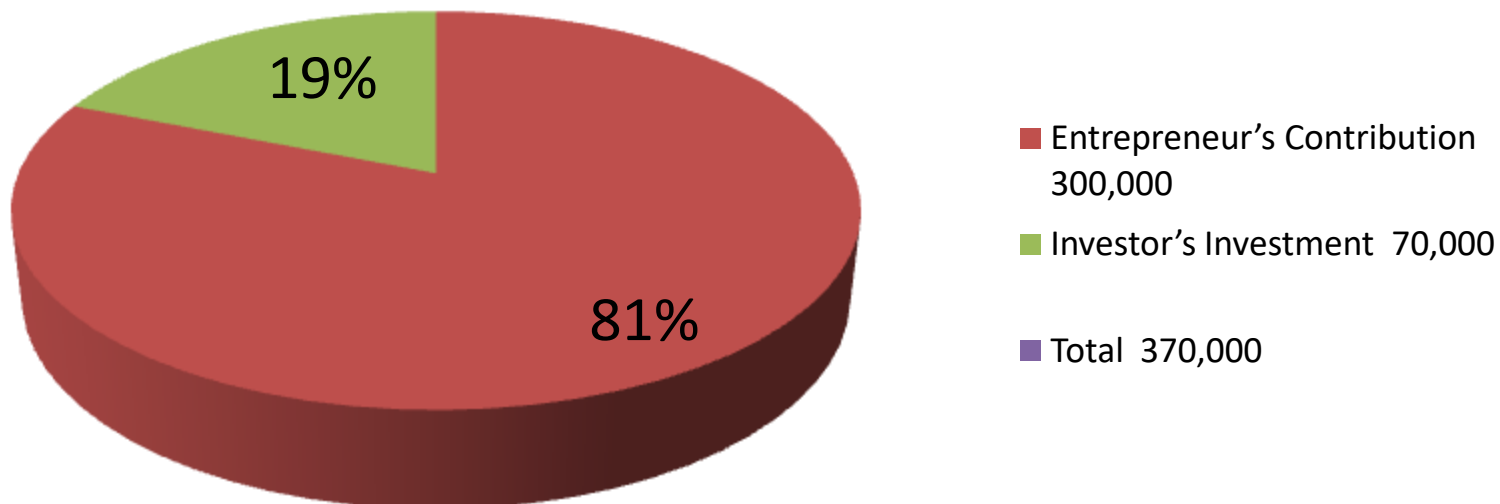
Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk.	9,00	27,000	3,24,000
Total Sales (A)	9,00	27,000	3,24,000
Less. Variable Expense			
Milk.	5,00	15000	180000
Total variable Expense (B)	500	15,000	180000
Contribution Margin (CM) [C=(A-B)]	4,00	12,000	1,44,000
Less. Fixed Expense			
Salary (self)		5,000	60,000
Entertainment		0	0
Transportation		700	8400
Electricity bill		600	7200
Mobile Bill		3,00	3,600
Total fixed Cost (D)		6600	79200
Net Profit (E) [C-D]		5400	64800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	100,000	300,000	1	70000	70,000	370,000
			0			0	0
	3	100000	300000	1	70000	70000	370000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	900	27000	324,000	340200	357210
Total Sales (A)	9,00	27000	324,000	340200	357210
Less. Variable Expense					
Milk	500	15000	180000	189000	198450
Total variable Expense (B)	5,00	15000	180,000	189000	198450
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000	151200	158760
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60000
Transportation		700	8400	8500	8500
Entertainment		0	0	0	0
Electricity bill		600	7200	7400	7500
Mobile Bill & SMS Monitoring		3,00	3600	3600	3600
Depreciation		0	0	0	0
Total Fixed Cost		6600	79200	79500	79600
Net Profit E= (C-D)		5400	64800	71700	79160
Investment Payback			20000	20,000	20000

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>3rd Year(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	64800	71700	79160
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		36800	80500
	Total Cash Inflow	134800	108500	159660
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	28000
	Total Cash Outflow	98000	28,000	28000
3	Net Cash Surplus	36800	80500	131660

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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





