

Proposed NU Business Name: **SOFI DAIRY FARM**



Project identification and prepared by: Md.Moshiur Rahman
Sreenagar,Munshigonj
Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SOFI DALI
Age	:	12-09-1982(35Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	01 daughter 01 son
No. of siblings:	:	06 brothers 04 sisters
Address	:	Vill: south tazpur P.O tazpur,P.S: sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHODEZA BEGUM
(iii) Father's name	:	MD ZHIRUDDIN DALI
(iv) GB member's info	:	Branch: Rosuniya Centre # 22(Female), Member ID: 3482, Group No: 03 Member since:05-01-1995-2008(13Years) First loan: BDT 2,000/- Existing loan :60,000/- Outstanding loan:Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 Own Business and Training Info	:	15 years of business experience. : 15 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.	:	01788-238670
Family's Contact No.	:	01722-027394
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHODEZA BEGUM joined Grameen Bank since 13 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOFI DAIRY FARM
Location	:	South tazpur,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 210,000 /- (from existing business)81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 9 ft= 90 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur.▪The firm is own.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

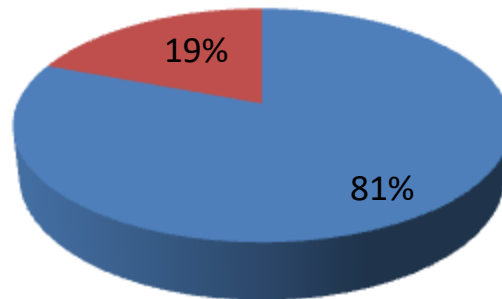
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Straw, Bran, Medicine	1,125	33,750	405,000
Total variable Expense (B)	1,125	33,750	405,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		5,950	71,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	2	70000	140000		1	50000	50,000	190,000
ox	1	30000	30000		0	0	0	30,000
calf	2	20000	40000		0	0	0	40,000
Total			210000			50000	50,000	260,000

Source of finance

■ Entrepreneur investment 210,000 ■ Investore investment 50,000 ■ Total investment 260,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
Straw, Bran, Medicine	1,500	45,000	540,000	567,000	595,350
Total variable Expense (B)	1,500	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Electricity Bill		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,300	63,600	63,780	63,969
Net Profit (E) [C-D]		9,700	116,400	125,220	134,481
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	116,400	125,220	134,481
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		96,400	201,620
	Total Cash Inflow	166,400	221,620	336,101
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	96,400	201,620	316,101

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Own Business :15
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





