

Proposed NU Business Name: SOFIQUL ISLAM BADAL DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SOFIQL ISLAM BADAL
Age	:	08-02-1987(31Years)
Education, till to date	:	Class vii
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 brother 05 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	:	KHORSEDA BEGUM
(iii) Father's name	:	DIN ISLAM SHEIKH
(iv) GB member's info	:	Branch:Sirajdikhan Centre # 24(Female), Member ID: 2343, Group No: 03 Member since:01-05-2002-2010(08Years) First loan: BDT 5,000/- Existing loan :20,000/- 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	:	12 years of business experience. : 12 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01777-863645
Family's Contact No.	:	01833-962155
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHORSEDA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOFIQUL ISLAM BADAL DAIRY FARM
Location	:	South tazpur,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 480,000 /- (from existing business)83% Required Investment BDT 100,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 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 18% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

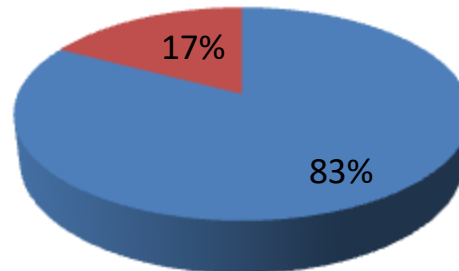
Particular	Daily	Monthly	Yearly
Revenue (sales)			
caw,milk,calf etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
caw,milk,calf etc.	1,640	49,200	590,400
Total variable Expense (B)	1,640	49,200	590,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Mobile bill		200	2,400
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
COW	5	80000	400000		1	100000	100,000	500,000
CALF	4	20000	80000		0	0	0	80,000
Total			480000			100000	100,000	580,000

Source of finance

■ Entrepreneur investment 480,000 ■ Investore investment 100,000 ■ Total investment 580,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
caw,milk,calf etc.	2,600	78,000	936,000	982,800	1,031,940
Total Sales (A)	2,600	78,000	936,000	982,800	1,031,940
Less. Variable Expense					
caw,milk,calf etc.	2,132	63,960	767,520	805,896	846,191
Total variable Expense (B)	2,132	63,960	767,520	805,896	846,191
Contribution Margin (CM) [C=(A-B)]	468	14,040	168,480	176,904	185,749
Less. Fixed Expense					
Electricity Bill		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,400	64,800	65,040	65,292
Net Profit (E) [C-D]		8,640	103,680	111,864	120,457
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	103,680	111,864	120,457
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		63,680	135,544
	Total Cash Inflow	203,680	175,544	256,001
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	63,680	135,544	216,001

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Own Business :12
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



