

Proposed NU Business Name: **MS SAIFUL DAIRY FIRM**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.HASAN IMAM
Age	:	20-01-1994(23 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Bother
Address	:	Vill: Kusumbi, P.O: Adomdighi,Thana: Adomdighi,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. LAVLI BEGUM
(iii) Father's name	:	MD.SAIFUL ISLAM
(iv) GB member's info	:	Branch: Adomdighi Sakha , Centre # 43 (Female), Member ID: 3618, Group No: 05 Member since: 01-01-2010 (05 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 25,000, Outstanding loan: BDT: Nil
(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	:	06 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	Auto Business 60,000(Per Year)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-812719
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LAVLI BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS SAIFUL DAIRY FIRM
Location	:	Kusumbi,Adomdighi,Bogra
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 15 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

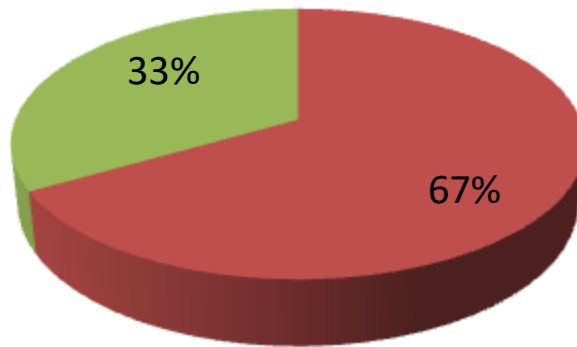
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	400	12000	144000
Total Sales (A)	400	12000	144000
Less Variable Expense			
	80	2400	28800
Total variable Expense (B)	80	2400	28800
Contribution Margin (CM) [C=(A-B)]	320	9600	115200
Less Variable Expense			
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		5000	60000
Mobile bill		200	2400
Total fixed cost (D)		5,700	68400
Net Profit (E)= [C-D]		3,900	46800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	2	50,000	100000	1	50,000	50000	150000
Calf	0	0	0	0	0	0	0
Total	2	0	100,000	1	0	50,000	150000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	700	21000	252000	264600	277830
Total Sales (A)	700	21000	252000	264600	277830
Less Variable Expense				0	0
	140	4200	50400	52920	55566
Total variable Expense (B)	140	4200	50400	52920	55566
Contribution Margin (CM) [C=(A-B)]	560	16800	201600	211680	222264
Less Variable Expense				0	0
Electricity bill		300	3600	3780	3969
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Entertainment		300	3600	3780	3969
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		6,400	76800	80640	84672
Net Profit (E)= [C-D]		10,400	124800	131040	137592
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	124800	131040	137592
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		104,800	215,840
	Total Cash Inflow	174,800	235,840	353,432
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	20000	20,000
3	Net Cash Surplus	104,800	215840	333432

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kusumbi,Adomdighi,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

