

## Proposed NU Business Name: **M/S SAIFUL ISLAM DAIRY FARM**



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

Project verified by: MD. Mozahar Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SAIFUL ISLAM</b>
Age	:	01-04-1991(26 Years)
Education, till to date	:	Class: 9
Marital status	:	Unmarried
Children	:	—
No. of siblings:	:	<b>01 Brother</b>
Address	:	Vill.Serpur, P.O: Nusratpur,Thana: DupchaciyaDist: 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	:	<b>MST. JORINA BEGUM</b>
(iii) Father's name	:	<b>MD. BABLU FOKHIR</b>
(iv) GB member's info	:	Branch:Gobindopur, Centre # 03 (Female), Member ID:1054, Group No: 02 Member since: 01-02-1990 (27Years) First loan: BDT 1,500/-
Further Information:		Existing Loan: BDT: 80,000/-, Outstanding loan: BDT: 18400/-
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-982639
Mother's Contact No.	:	01744-803667
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.JORINA BEGOM** joined Grameen Bank since 27 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SAIFUL ISLAM DAIRY FARM</b>
Location	:	: Serpur, Nusratpur, Dupcaciyea, Bogra
Total Investment in BDT	:	BDT 1,85,000/-
Financing	:	Self BDT 1,35,000/-(from existing business) 73% Required Investment BDT 50,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

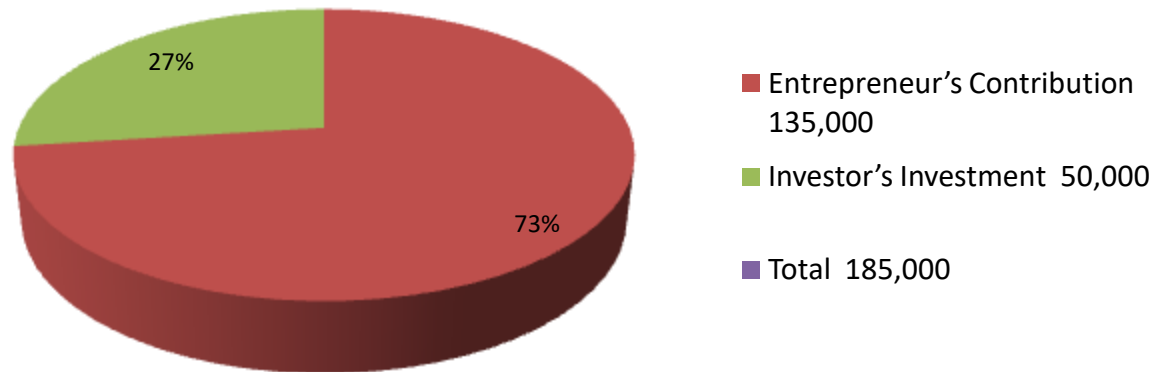
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
	300	9000	108000
<b>Total Sales (A)</b>	300	9000	108000
<b>Less Variable Expense</b>			
	60	1800	21600
<b>Total variable Expense (B)</b>	60	1800	21600
<b>Contribution Margin (CM) [C=(A-B)]</b>	240	7200	86400
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		5,700	68400
<b>Net Profit (E)= [C-D]</b>		1,500	18000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Astrilian Cow	1	70,000	70,000	1	50,000	50,000	1,85,000
Dase Cow	1	40,000	40,000				
Caif	1	25,000	25,000				
<b>Total</b>	<b>3</b>		<b>135,000</b>	<b>1</b>		<b>50,000</b>	<b>1,85,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	500	15000	180000	189000	198450
<b>Total Sales (A)</b>	500	15000	180000	189000	198450
<b>Less Variable Expense</b>				0	0
	100	3000	36000	37800	39690
<b>Total variable Expense (B)</b>	100	3000	36000	37800	39690
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12000	144000	151200	158760
<b>Less Variable Expense</b>				0	0
Rent		0	0	0	0
Electricity bill		300	3600	3780	3969
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		6,100	73200	76860	80703
<b>Net Profit (E)= [C-D]</b>		5,900	70800	74340	78057
<b>Investment Payback</b>			2,0000	2,0000	2,0000



<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
Cash Inflow			
Investment Infusion by Investor	50,000		
Net Profit	70800	74340	78057
Depreciation (Non cash item)			
Opening Balance of Cash Surplus		46,800	97,140
<b>Total Cash Inflow</b>	<b>130,800</b>	<b>121,140</b>	<b>175,197</b>
Cash Outflow			
Purchase of Product	50,000		
Payment of GB Loan			
Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
<b>Total Cash Outflow</b>	<b>80,000</b>	<b>20000</b>	<b>20,000</b>
<b>Net Cash Surplus</b>	<b>46,800</b>	<b>97140</b>	<b>151197</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Sherpur,Dupcachiyea,  
Bogra

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

