

## Proposed NU Business Name: **M/S PARVIN DAIRY FIRM**



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

Project verified by: MD. Mozahar Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MST. PARVIN KHATUN</b>
Age	:	02-09-1989(28 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Sister
Address	:	Vill: Kusumbi, P.O: Adamdighi, Thana: Adamdighi, 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	:	<b>MST. BABI</b>
(iii) Father's name	:	<b>MD. MUNSUR MONDUL</b>
(iv) GB member's info	:	Branch: Adamdighi, Centre # 59(Female), Member ID: 4547, Group No: 02 Member since: 01-05-1997(20Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 12,000, 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	:	04 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.	:	01732-023867
Mother's Contact No.	:	01791-958766
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adamdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BABI** joined Grameen Bank since 20 years ago. At first she took 3,000 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 PARVIN DAIRY FIRM</b>
Location	:	Kusumbi Bazar,Adamdighi,Bogra
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/-(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	:	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.</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>

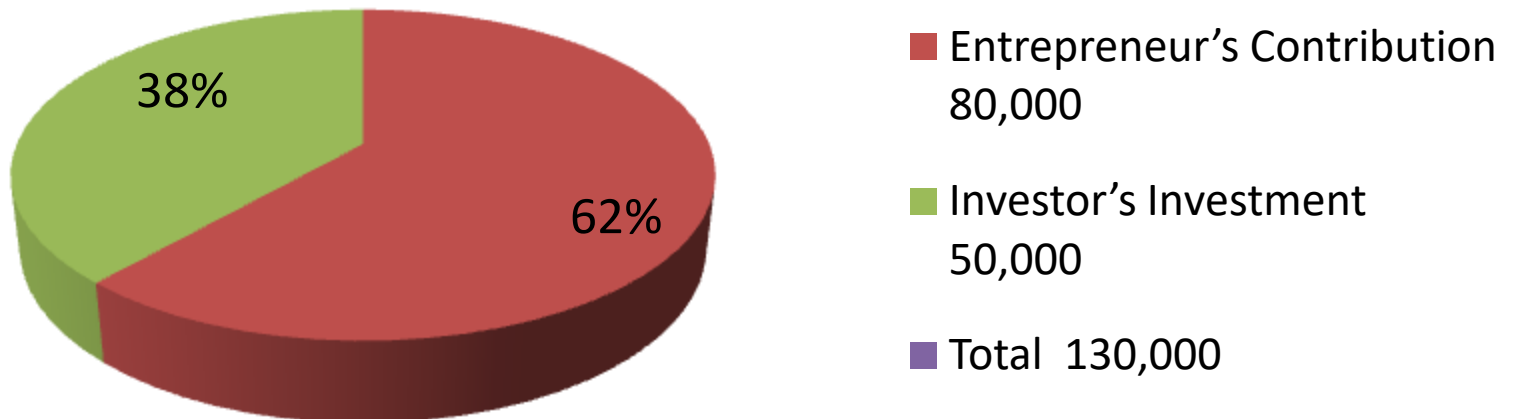
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	300	9000	108000
<b>Total Sales (A)</b>	300	9000	108000
<b>Less Variable Expense</b>		0	0
Milk	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		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		200	2400
Genareter		0	0
		0	0
<b>Total fixed cost (D)</b>		5,800	69600
<b>Net Profit (E)= [C-D]</b>		1,400	16800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow( Deshi)	1	50,000	50000	1	50,000	50000	100000
Calf	1	30,000	30000	0	0	0	30000
<b>Total</b>	<b>2</b>	<b>0</b>	<b>80,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>130000</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<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	0	0
	100	3000	36000	37800	39690
<b>Total variable Expense (B)</b>	100	3000	36000	37800	39690
<b>Contribution Margin (CM)</b> <b>[C=(A-B)</b>	400	12000	144000	151200	158760
<b>Less Variable Expense</b>			0	0	0
Rent		0	0	0	0
Electricity bill		400	4800	5040	5292
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Genator		0	0	0	0
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		6,200	74400	78120	82026
<b>Net Profit (E)= [C-D]</b>		5,800	69600	73080	76734
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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	69600	73080	76734
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		49,600	102,680
	<b>Total Cash Inflow</b>	<b>119,600</b>	<b>122,680</b>	<b>179,414</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>49,600</b>	<b>102680</b>	<b>159414</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:01 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Kusumbi Bazar  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

