

Proposed NU Business Name: NARZINA DAIRY FIRM & POSHU PALON



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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. NARZINA BIBI
Age	:	12-05-1983 (34 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	02 Daughter & 01 Son
No. of siblings:	:	01 Brother
Address	:	Vill: Panuza P.O: Paikor, Thana: Kahalu, 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. ZINNA BIBI
(iii) Father's name	:	HUS,MD. HAHIZAR ROHMAN PAIKAR
(iv) GB member's info	:	Branch: Narhatto Kahalu , Centre # 52 (Female), Member ID: 3832, Group No: 02 Member since: 21-08-2000-2015(15Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT: 17,000, Outstanding loan: BDT: Nil
(v) Who pays GB loan installment	:	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 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.	:	01780-920575
Mother's Contact No.	:	01638-707332
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZINNA BIBI joined Grameen Bank since 18 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NARZINA DAIRY FIRM & POSHU PALON
Location	:	Panuza, Paikor, Kahalu
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	:	25 ft x 10 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow & Milk▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Kahalu, Bogra▪Agreed grace period is 3 months.

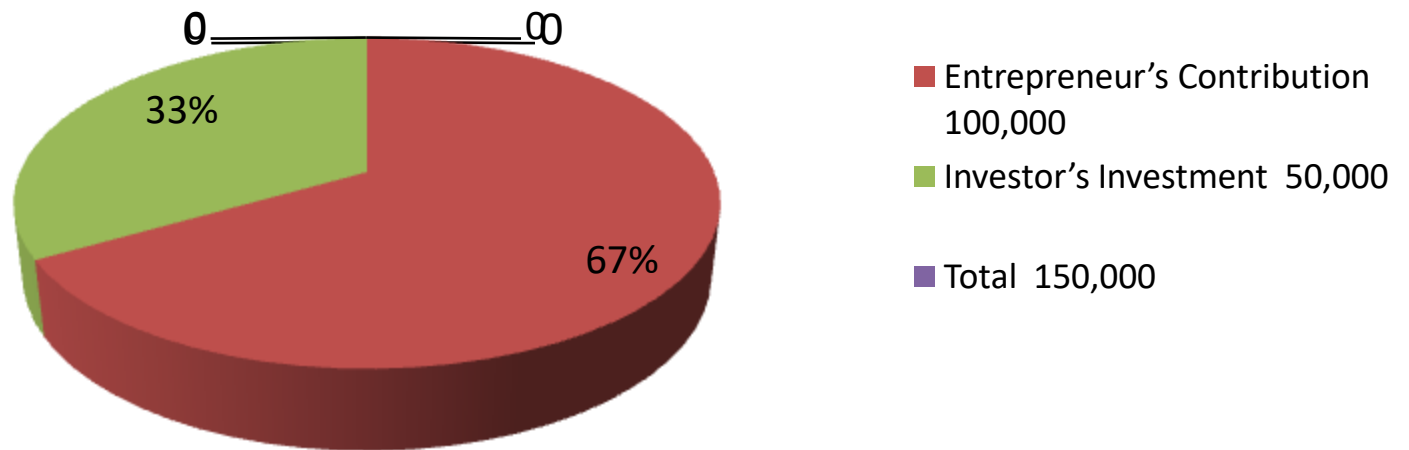
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	300	9000	108000
Total Sales (A)	300	9000	108000
Less Variable Expense			
Milk	75	2250	27000
Total variable Expense (B)	75	2250	27000
Contribution Margin (CM) [C=(A-B)	225	6750	81000
Less Variable Expense			
Electricity bill		100	1200
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		200	2400
Total fixed cost (D)		5,700	68400
Net Profit (E)= [C-D]		1,050	12600

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
Cow(Deshi)	1	50,000	50000	0	0	0	50000
Total	3	0	100,000	1	0	50,000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Milk	400	12000	144000	151200	158760
Total Sales (A)	400	12000	144000	151200	158760
Less Variable Expense				0	0
Milk	100	3000	36000	37800	39690
Total variable Expense (B)	100	3000	36000	37800	39690
Contribution Margin (CM) [C=(A-B)]	300	9000	108000	113400	119070
Less Variable Expense				0	0
Electricity bill		100	1200	1260	1323
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		5,800	69600	73080	76734
Net Profit (E)= [C-D]		3,200	38400	40320	42336
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	38400	40320	42336
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		18,400	38,720
	Total Cash Inflow	88,400	58,720	81,056
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	18,400	38720	61056

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Panuza, Paikor, Kahalu
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE