

Proposed NU Business Name: **PARVEJ DAIRY FARM**



Project identification and prepared by: MD.Mehedi hasan
Sweet,
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.PARVEJ SHEKH
Age	:	04-05-1997(20 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	No
No. of siblings:	:	3 Sister
Address	:	Vill:Sreepur P.O: Sreepur : Sreepur Dist: Gazipur
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. PARVIN KHATUN
(iii) Father's name	:	LET. KAMAL SHEKH
(iv) GB member's info	:	Branch:Tengra, Sreepur , Centre # 54(Female), Member ID: 4255/1, Group No: 04 Member since: 2000 (17Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:20000, Outstanding loan: BDT: 0
(v) Who pays GB loan installment	:	Mother
(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.)	:	No
Business Experiences and Training Info	:	04 Years of other business.04 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01635894988
Mother's Contact No.	:	01946993483
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. PARVIN KHATUN joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

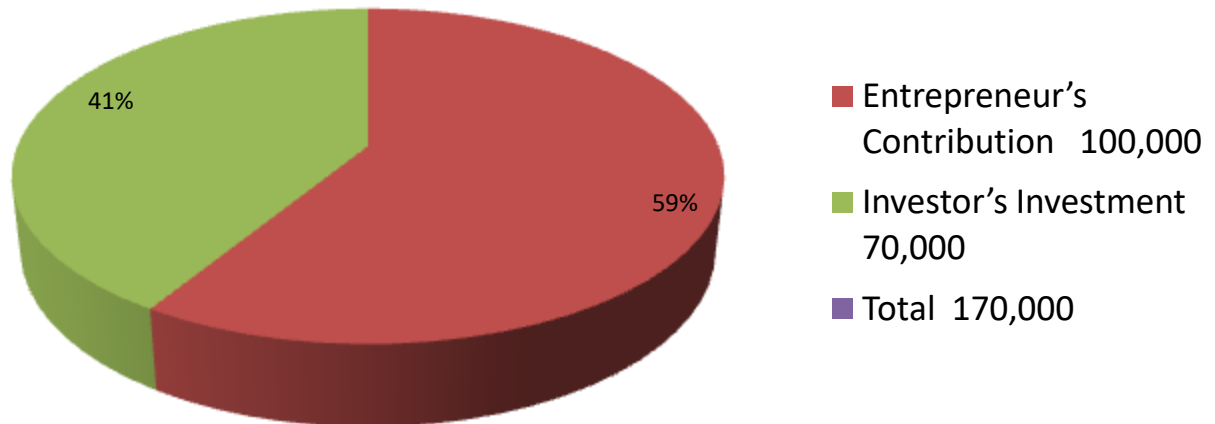
Proposed Nobin Udyokta Business Info

Business Name	:	PARVEJ DAIRY FARM
Location	:	Sreepur
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 100,000/-(from existing business) 59% Required Investment BDT 70,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; 2 cows etc.▪The business is operating by entrepreneur. Existing 0 employee.▪Collects goods .▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cow	420	12600	151200
	0	0	0
Total Sales(A)	420	12600	151200
Less Variable Expense (B)			0
Cow	59	1764	21168
Total Variable Expense	59	1764	21168
Contributon Margin (CM) [C=(A-B)]	361	10836	130032
Less Fixed Expense			
Rent		0	0
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7100	85200
Net Profit (E)= [C-D]		3736	44832

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	70,000	70,000	170,000
	2	50000	100,000	1	70,000	70,000	170,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	800	24000	288000	302400	317520
	0	0	0	0	0
Total Sales(A)	800	24000	288000	302400	317520
Less Variable Expense (B)					
Straw, Bran, Medicine etc	112	3360	40320	42336	44453
Total Variable Expense	112	3360	40320	42336	44453
Contributon Margin (CM) [C=(A-B)]	688	20640	247680	260064	273067
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7100	85200	85900	86615
Net Profit (E)= [C-D]		13540	162480	170604	179134
Investment Pay Back			28,000	28,000	28,000

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

<i>Sl #</i>	<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	70,000		
1.2	Net Profit	162,480	170604	179134.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		134480	277084
	Total Cash Inflow	232,480	305,084	456,218
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	134,480	277,084	428,218

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0, Others:0
Experience & Skill : 4 Years
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

Pictures





Love & Look
look
in my eyes

