

Proposed NU Business Name: FOISAL GORO KAMAR.



Project identification and prepared by: Md. Saiduzzaman sadhin
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--------------------------------------------------|---|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | MD. FOISAL AHAMED. |
| Age | : | 05/11/1992(25 years) |
| Education, till to date | : | H,S,C |
| Marital status | : | Married |
| Children | : | 1 daughter. |
| No. of siblings: | : | 2 Brothers . |
| Address | : | Vill:Gobindopor, P/O:sitli.P.S:pava, Dist: Rajshahi |
| 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.FARDOSI BEGUM. |
| (iii) Father's name | : | MD:MAHABOB ALOM. |
| (iv) GB member's info | : | Branch:Damkora pava, Centre #59(Female), Member ID: 4675/2 Group No: 05 Member since: 24/06/13 to runing (3 years) First loan: BDT 20000/= |
| Further Information: | | Existing Loan: BDT 30000/=, Outstanding loan:no. |
| (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 training. |
| Other Own/Family Sources of Income | : | -Agriculture |
| Other Own/Family Sources of Liabilities | : | |
| Entrepreneur Contact No. | : | 01761590897 |
| Mother's Contact No. | : | 01723341308 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FARDOSI BEGUM. joined Grameen Bank since 4 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

| | | |
|---------------------------------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name | : | KHYRUL GORU MOHIS KHAMAR |
| Location | : | Sitly . |
| Total Investment in BDT | : | BDT 2,25,000/- |
| Financing | : | Self BDT 225,000/- (from existing business) 78% Required Investment BDT 50000/- (as equity) 22% |
| Present salary/drawings from business (estimates) | : | BDT 4,000/- |
| Proposed Salary | : | BDT 4,000/- |
| Size of shop | : | 20*20=400 Squire ft. |
| Security of the shop | : | - |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like . Cow.▪The business is operating by entrepreneur. Existing no employee.▪The farm is own.▪Agreed grace period is 3 months. |

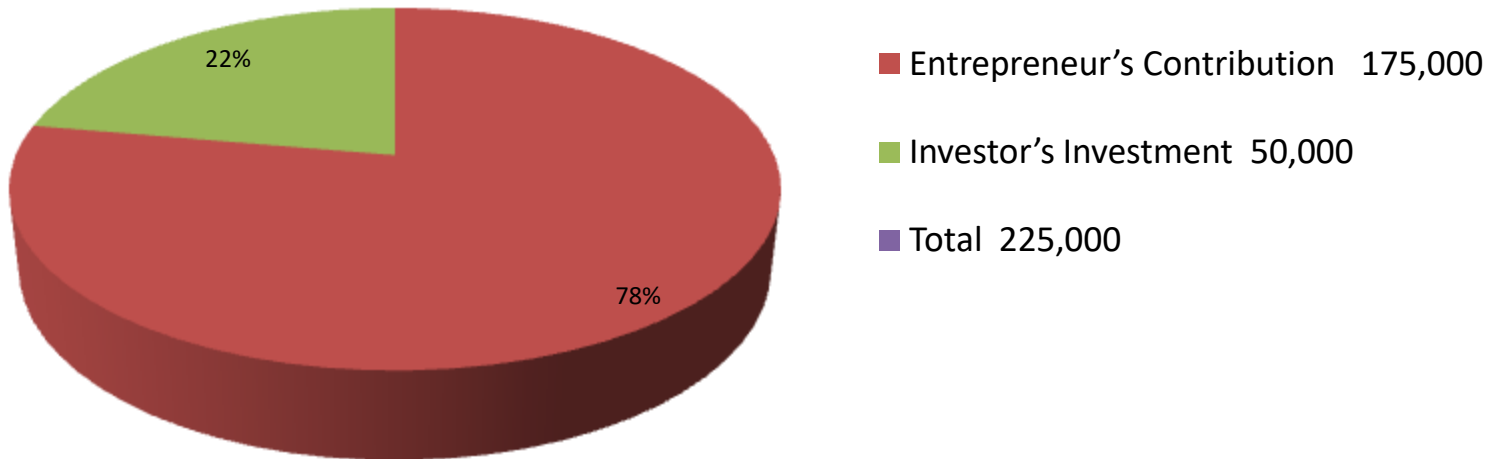
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|-------------------------------------------|-------|--------------|---------------|
| Revenue (sales) | | | |
| Milk sales | 300 | 9,000 | 108000 |
| Total Sales (A) | 300 | 9,000 | 108000 |
| Less. Variable Expense | | 0 | |
| Milk saes | 50 | 1,500 | 18000 |
| Total variable Expense (B) | 50 | 1,500 | 18000 |
| Contribution Margin (CM) [C=(A-B)] | 250 | 7,500 | 90000 |
| Less. Fixed Expense | | | |
| Rent | | | |
| Electricity Bill | | | |
| Mobile Bill | | 100 | 1,200 |
| Salary (self) | | 4000 | 48,000 |
| Guard | | | 0 |
| Transportation | | 100 | 1,200 |
| Entertainment | | | |
| Salary (staff) | | | |
| Bank service Charge | | | 0 |
| Total fixed Cost (D) | | 4,200 | 50,400 |
| Net Profit (E) [C-D] | | 3,300 | 39,600 |

Investment Breakdown

| | Existing | proposed | |
|-------|----------|----------|---------|
| Cow | 175000 | 50000 | 225,000 |
| Total | 175000 | 50000 | 225,000 |
| | | | |

Source of Finance



| Financial Projection (BDT) | | | | | |
|-------------------------------------------|--------------|--------------|-----------------|-----------------|-----------------|
| Particular | Daily | Month | 1st Year | 2nd year | 3rd Year |
| Revenue (sales) | | | | | |
| Milk sales | 350 | 10500 | 126000 | 132300 | 138915 |
| Total Sales (A) | 350 | 10500 | 126000 | 132300 | 138915 |
| Less. Variable Expense | | 0 | 0 | 0 | 0 |
| Milk sales | 50 | 1500 | 18000 | 18900 | 19845 |
| Total variable Expense (B) | 50 | 1500 | 18000 | 18900 | 19845 |
| Contribution Margin (CM) [C=(A-B)] | 300 | 9000 | 108000 | 113400 | 119070 |
| Less. Fixed Expense | | | | | |
| Rent | | | | | |
| Electricity Bill | | | | | |
| Mobile Bill | | 100 | 1200 | 1200 | 1200 |
| Salary (self) | | 4000 | 48000 | 48000 | 48000 |
| Transportation | | 100 | 1200 | 1200 | 1200 |
| Entertainment | | | 0 | | |
| Salary (staff) | | | | | |
| Security Gard | | | | | |
| Bank service Charge | | | 100 | 100 | 100 |
| Total Fixed Cost | | 4200 | 50500 | 50500 | 50500 |
| Net Profit (E) [C-D] | | 4800 | 57500 | 62900 | 68570 |
| Investment Payback | | | 20000 | 20000 | 20000 |

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

| Sl # | Particulars | 1st year | 2nd year | 3rd year |
|-------------|---------------------------------------------------|-----------------|-----------------|-----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 57500 | 62900 | 68570 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 37500 | 80400 |
| | Total Cash Inflow | 107,500 | 100400 | 148970 |
| 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 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 37,500 | 80400 | 128970 |

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm at Batanvari.
Regular customers;

THREATS

Theft
Fire
Political unrest









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FAMILY PICTURE