

Proposed NU Business Name: **FOYSAL GAVI PALON**



Project identification and prepared by: Md. Majnu Hossen,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FOYSAL ALAM
Age	:	10-10-1997(20 Years)
Education, till to date	:	Alim (pass)
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Sister
Address	:	Vill:RaniNogor.P.O:Khamarkandi P.S:Sherpur, 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	:	
(iii) Father's name	:	MST.FATEMA BEGUM
(iv) GB member's info	:	MOKBUL HOSSEN MONDOL Branch:Kusumbi,Centre # 16(Female), Member ID: 7354/1, Group No: 01 Member since:10-11-2011 (6 Years)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 5,000/- Existing Loan: BDT 10,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(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	:	He has 5 experience in running business. He has not training.
Other Own/Family Sources of Income	:	None.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-595527
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FATEMA BEGUM joined Grameen Bank since 6 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	:	FOYSAL GAVI PALON
Location	:	Raninogor, Sherpur.
Total Investment in BDT	:	BDT 150,000 /-
Financing	:	Self BDT 100,000/- (from existing business) 91 % Required Investment BDT 50,000/- (as equity) 9 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 08 ft = 80 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like. Milk.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Sherpu, Bogra▪ Agreed grace period is 3 months.

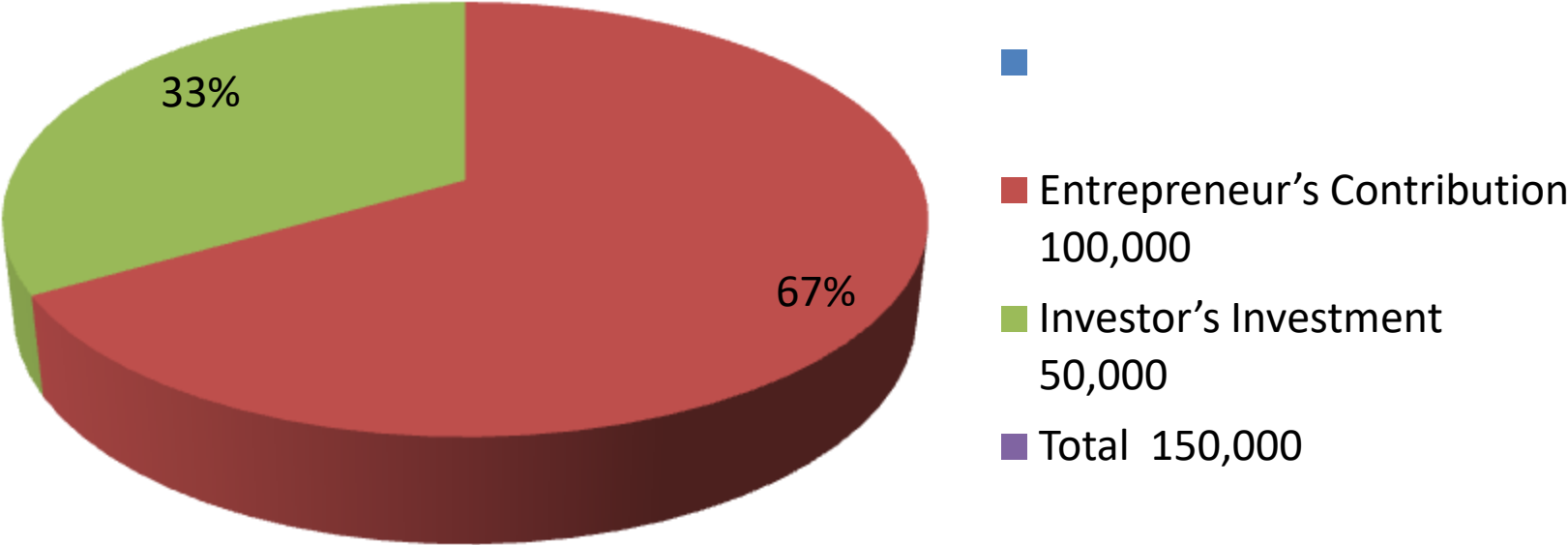
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	800	30,000	360,000
Total Sales (A)	800	30,000	360,000
Less. Variable Expense			
Feed & Medicine	800	18,000	216,000
Total variable Expense (B)	160	18,000	216,000
Contribution Margin (CM) [C=(A-B)]	640	12,000	144,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		5,100	61,200
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Asutoliyan Cow	100,000	0	100,000
		50,000	50,000
	0	0	0
	0	0	0
Total	100,000	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Millk	1,000	40,000	480,000	504,000
Total Sales (A)	1,000	40,000	480,000	504,000
Less. Variable Expense				
Feed & Medicine	200	24,000	288,000	302,400
Total variable Expense (B)	200	24,000	288,000	302,400
Contribution Margin (CM) [C=(A-B)]	800	16,000	192,000	201,600
Less. Fixed Expense				
Electricity Bill		200	2,400	2,400
Transportation		500	6,000	6,000
Salary (self)		4,000	48,000	48,000
Entertainment		200	2,400	2,400
Mobile Bill		300	3,600	3,600
Total fixed Cost (D)		5,200	62,400	62,400
Net Profit (E) [C-D]		10,800	129,600	139,200
Investment Payback			30,000	30,000

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	50,000		
1.2	Net Profit	129,600	139,200	149,280
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	99,600	208,800
	Total Cash Inflow	179,600	238,800	358,080
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)	30,000	30,000	30,000
	Total Cash Outflow	80,000	30,000	30,000
3	Net Cash Surplus	99,600	208,800	328,080

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 1 Others:0
Experience & Skill : 5 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









FAMILY PICTURE

