



Project by: Faruk Deowan

Identified by: Md. Kamruzzaman Shovon Verified By: Md. Sayedul Amin Shakib

Shariatpur Unit, Barisal Anchal-6 GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Faruk Deowan		
Age	:	29/01/1983 (34 Years 09 Months)		
Marital status	:	Married		
Children	:	One Daughter.		
No. of siblings:	:	Two Brothers , Three Sisters.		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: : : : : : : : : : : : : : : : : : : :	NU'S Father N/A N/A N/A N/A		
Education, till to date	:	Class Eight		

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Poultry & Motsho Farm Business
Trade License Number	:	84/ 2017-2018
Business Experiences	:	3 years.
Other Own/Family Sources of Income	•	Business, (His Brother is a businessman)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01766-167508
NU Project Source/Reference	•	GT Shariatpur Unit Office, Shariatpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) from 2009 to till now. At first her mother took a loan amount BDT 10,000 from Grameen Bank. She Invested the money in her Husband's business. She gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Deowan Poultry & Motsho Farm
Address/ Location	:	Mridhakandi (9 no. Word), Vadorgonj, Shariatpur.
Total Investment in BDT	•	5,40,000/=
Financing	•	Self BDT: 4,60,000/= (from existing business) 85% Required Investment BDT: 80,000/= (as equity) 15%
Present salary/drawings from business (estimates)		BDT 10,000/-
Proposed Salary		BDT 12,000/-
Proposed Business % of present gross profit margin Estimated % of proposed gross	:	20%
profit margin Agreed grace period	:	1 month (12 Installments)

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly		
Sales (A)	6,000	1,80,000	21,60,000		
Less: Cost of sale (B)	4,800	1,44,000	17,28,000		
Gross Profit 20% (A-B)= [C]	1,200	36,000	4,32,000		
Less: Operating Costs					
Electricity bill	0	3,000	36,000		
Rent	0	0	0		
Night Guard Bill	0	0	0		
Entertainment Bill	0	200	2,400		
Mobile Bill	0	300	3,600		
Salary from Business (Self)	0	10,000	1,20,000		
Present Salary Employee	0	0	0		
Others (Entertainment)	0	500	6,000		
Non Cash Item:					
Depreciation Expenses(2,30,000*12%)	0	2,300	27,600		
Total Operating Cost (D)	0	16,300	1,95,600		
Net Profit (C-D):	1,200	19,700	2,36,400		

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Decoration: Solar: Present Goods Items:	2,00,000 30,000 2,30,000		4,60,000
Proposed Items (**) :		80,000	80,000
Total Capital	4,60,000	80,000	5,40,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Chicken Broiler	2,00,000
Water Put	20,000
Feed	10,000
Total Present Stock	2,30,000

Proposed Item

Product name	Amount
Feed	80,000
Total:	80,000

Financial Projection of NU BUSINESS PLAN



Particulars		Year 1 (B	BDT)	Year 2 (BDT)		
i articulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	7,000	2,10,000	25,20,000	8,000	2,40,000	28,80,000
Less: Cost of Sale (B)	5,600	1,68,000	20,16,000	6,400	1,92,000	23,04,000
Gross Profit (C+D)=E	1,400	42,000	5,04,000	1,600	48,000	5,76,000
Less operating cost:						
Electricity bill	0	3,500	42,000	0	4,000	48,000
Rent	0	0	0	0	0	0
Night Guard Bill	0	0	0	0	0	0
Entertainment Bill	0	250	3,000	0	300	3,600
Mobile Bill	0	350	4,200	0	400	4,800
Salary- self	0	12,000	1,44,000	0	12,000	1,44,000
Salary –Stuff	0	0	0	0	0	0
Others	0	550	6,600	0	600	7,200
Non Cash Item:						
Depreciation Expenses	0	2,300	27,600	0	2,300	27,600
Total Operating Cost (F)	0	18,950	2,27,400	0	19,600	2,35,200
Net Profit =(E-F)	1,400	23,050	2,76,600	1,600	28,400	3,40,800
GT payback			48,000			48,000
Retained Income:	2,28,600			2,92,800		

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	0
1.2	Net Profit	2,76,600	3,40,800
1.3	Depreciation (Non cash item)	27,600	27,600
1.4	Opening Balance of Cash Surplus	0	2,56,200
	Total Cash Inflow	3,84,200	6,24,600
2.0	Cash Outflow		
2.1	Purchase of Product	80,000	0
2.2	Payment of GB loan	0	0
2.3	Investment Pay Back	48,000	48,000
	Total Cash Outflow	1,28,000	48,000
3.0	Net Cash Surplus	2,56,200	5,76,600

SWOT Analysis



STRENGTH

- Skill and 3 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly

WEAKNESS

Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

$\mathbf{T}_{\mathsf{HREATS}}$

- New competitor may be present
- Political Unrest
- Theft

Photographs



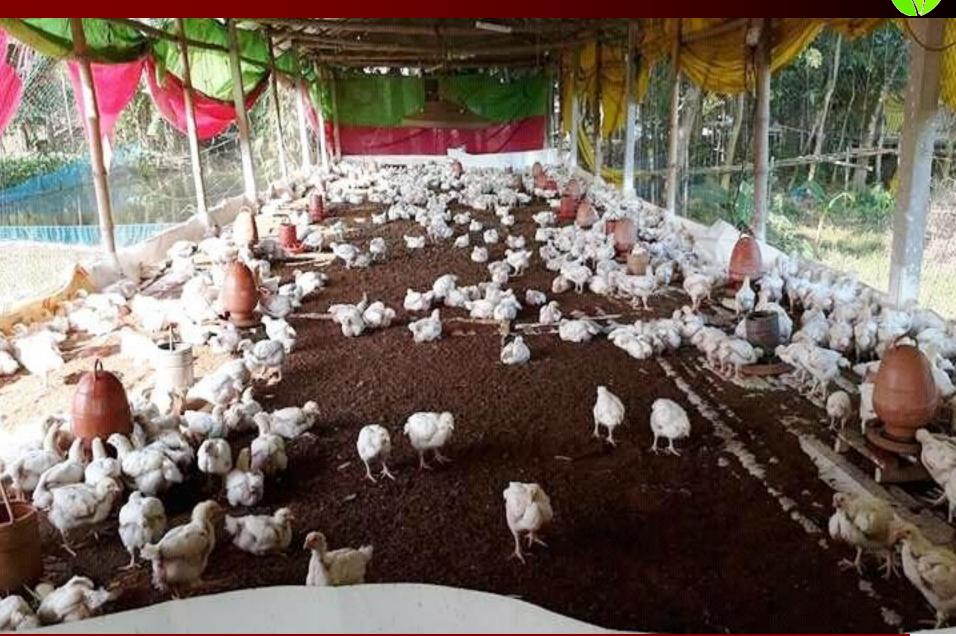


Photograph

















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: ফারুক দেওয়ান

Name: Faruk

পিতা: খালেক দেওয়ান

মাতা: মনি

Date of Birth: 29 Jan 1983

ID NO: 8611477481700

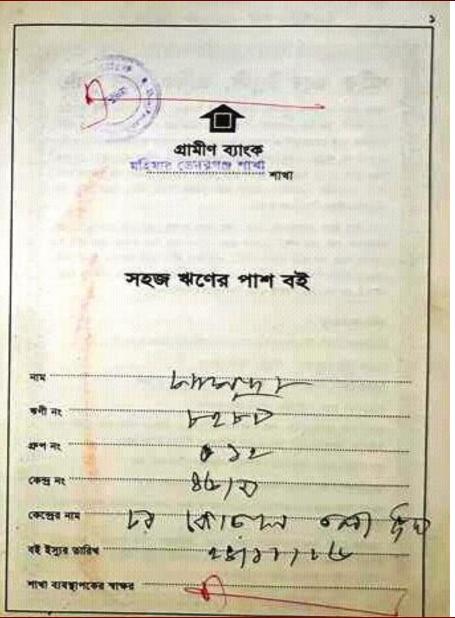
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো। ঠিকানা: গ্রাম/রাস্তা: চর কোড়াল তলী মৃধাকান্দি, ৬৩ নং কোড়াল তলী, ডাকঘর: ভেদরগঞ্জ - ৮০৩০, ভেদরগঞ্জ, শরীয়তপুর



প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৫/০৮/২০০৮











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....th Internal Design Lab
on November, 2017 at GT

