

## Proposed NU Business Name: **ANIK GORO KAMAR**



Project identification and prepared by: MD. SAIDUZZAMAN  
SADHIN, Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.MANIUL ISLAM</b>
Age	:	03/01/1998(19Years)
Education, till to date	:	VIII.
Marital status	:	Unarried
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister.
Address	:	Vill: govindo pur, P.O:Sidlay, P.S: Paba, 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	:	<b>MST. ROZINA BEGUM</b>
(iii) Father's name	:	<b>MD. ALL AMIN</b>
(iv) GB member's info	:	Branch: Damkora paba, Centre #6 (Female), Member ID: 1118/1, Group No:01 Member since:27/05/13 (5Years) First loan: BDT -20000
Further Information:		Existing Loan: BDT 82000, Outstanding loan:74850
(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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759731645
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ROZINA BEGUM** joined Grameen Bank since 5 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANIK GORO KAMAR</b>
Location	:	Gobindo pur
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) Required Investment BDT 50,000/-(as equity)
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	
Size of shop	:	10 ft x 15ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cow.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Avarage gain 30%</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

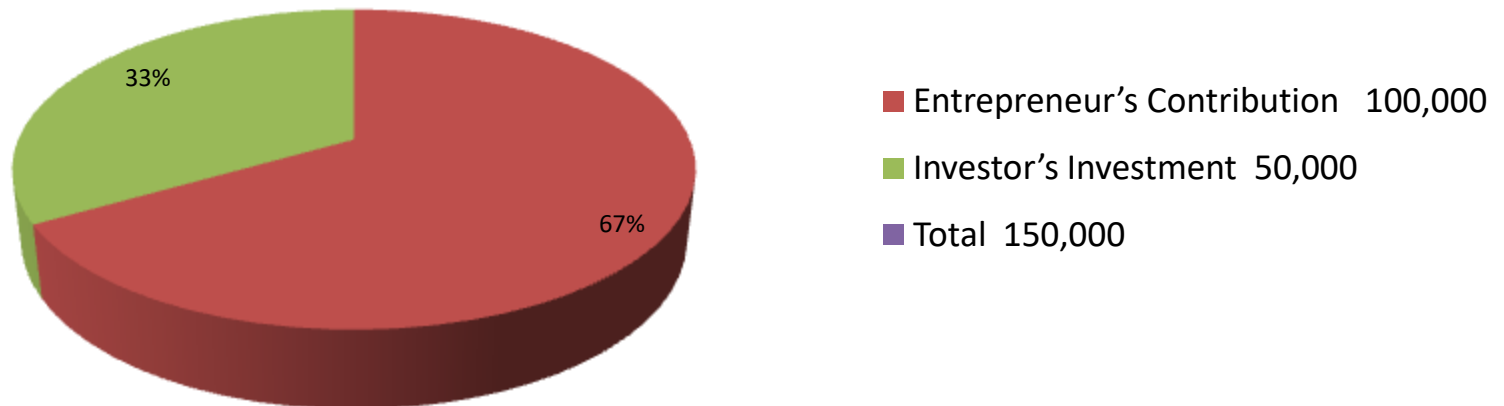
## Existing Business (BDT)

Particular	Daily	6 Monthly	Yearly
<b>Revenue (sales)</b>			
Cow sales		150,000	300000
<b>Total Sales (A)</b>		150,000	300000
<b>Less. Variable Expense</b>			
Cow sales		105,000	210000
<b>Total variable Expense (B)</b>		105,000	210000
<b>Contribution Margin (CM) [C=(A-B)]</b>		45,000	90000
<b>Less. Fixed Expense</b>			
Electricity Bill		1200	2,400
Mobile Bill		1800	3,600
Salary (self)		30000	60,000
Guard			0
Transportation		1800	3,600
Entertainment		1200	2,400
<b>Total fixed Cost (D)</b>		<b>36,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,000</b>	<b>18,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
cow (2)	100,000	50,000	150,000
		0	
		0	
<b>Total</b>	<b>100,000</b>	<b>50,000</b>	<b>150,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
<b>Cow sales</b>	0	180000	360000	378000	396900
<b>Total Sales (A)</b>	0	180000	360000	378000	396900
<b>Less. Variable Expense</b>					0
<b>Cow sales</b>	0	126000	252000	264600	277830
<b>Total variable Expense (B)</b>	0	126000	252000	264600	277830
<b>Contribution Margin (CM) [C=(A-B)]</b>	0	54000	108000	113400	119070
<b>Less. Fixed Expense</b>					
Mobile Bill		1800	3600	3600	3700
Salary (self)		30000	60000	60000	60000
Transportation		1800	3600	3600	3700
Entertainment		1200	2400	2400	2500
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		34800	69700	69700	69900
<b>Net Profit (E) [C-D]</b>		19200	38300	43700	49170
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	38300	43700	49170
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		<b>18300</b>	<b>42000</b>
	<b>Total Cash Inflow</b>	<b>88,300</b>	<b>62000</b>	<b>91170</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>18,300</b>	<b>42000</b>	<b>71170</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;govindo pur.damkora hat.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









# গণপ্রজাতন্ত্রী বাংলাদেশ

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

দামকুড়া ইউনিয়ন পরিষদ

পবা, রাজশাহী

## জন্ম সনদ

[বিধি-৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]  
(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

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তারিখ: ০৫-০৫-২০০৮

সনদ ইস্যুর তারিখ ০৯-১০-০৮

নিবন্ধন নম্বর:

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