

Proposed NU Business Name: ANOWAR GOBADI POSHU KHAMAR



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. ANOWAR HOSSAIN |
| Age | : | 10/10/1989(27Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Unmarried |
| Children | : | None |
| No. of siblings: | : | 1Brother 1 Sister |
| Address | : | Vill: Shundorpur,P.O:Kakonhat,P.S: Godagari, 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. JAHEDA BEGUM |
| (iii) Father's name | : | LET. JULMAT ALI |
| (iv) GB member's info | : | Branch:Pakri,godagari,Centre #22(Female), Member ID:2211 , Group No:08 Member since:10/04/2003 First loan: BDT -3000 |
| Further Information: | | Existing Loan: BDT 40000, Outstanding loan:31200 |
| (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.) | : | Nil |
| Business Experiences and Training Info | : | 05years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | Agriculture |
| Entrepreneur Contact No. | : | 01709611931 |
| Father's Contact No. | : | 01709612686 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHEDA BEGUM joined Grameen Bank since 14 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Making.

Proposed Nobin Udyokta Business Info

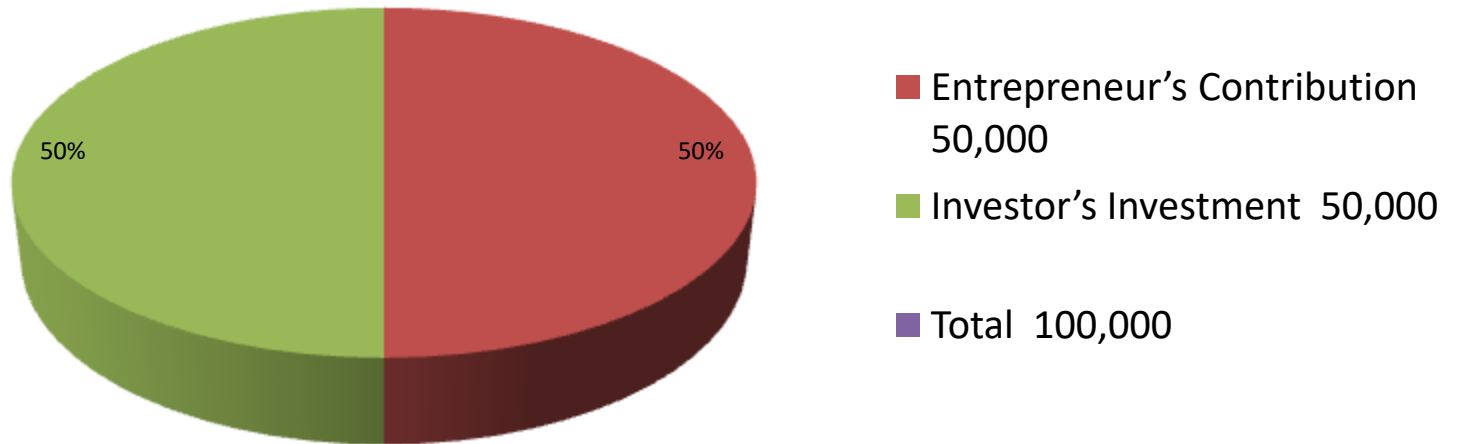
| | | |
|---|---|---|
| Business Name | : | ANOWAR GOBADI POSHU KHAMAR |
| Location | : | Shundorpur, Kakonhat, Godagari, Rajshahi |
| Total Investment in BDT | : | BDT 100000/- |
| Financing | : | Self BDT 50000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50% |
| Present salary/drawings from business (estimates) | : | BDT 5000/- |
| Proposed Salary | : | 5000/= |
| Size of shop | : | 12ft x 10ft = 120 square 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; Farm▪ The business is operating by entrepreneur. Existing no employees.▪ Average gain▪ The farm is owned.▪ Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Monthly | 3Monthly | Yearly |
|--|---------|----------|--------|
| Revenue(Sales) | | | |
| Cow Sales | | 96000 | 384000 |
| Total Sales(A) | | 96000 | 384000 |
| Less. Variable Expense | | | |
| Cow | | 60000 | 240000 |
| Total Variable Expense (B) | | 60000 | 240000 |
| Contribution Margin(CM) [C=(A-B)] | | 36000 | 144000 |
| Less. Fixed Expense | | | |
| Rent | 0 | 0 | 0 |
| Electricity Bill | 200 | 600 | 2400 |
| Transportation | 200 | 600 | 2400 |
| Salary (self) | 5000 | 15000 | 60000 |
| Salary (staff) | 0 | 0 | 0 |
| Mobile Bill | 100 | 300 | 1200 |
| Food | 2000 | 6000 | 24000 |
| Medicine | 0 | 0 | 0 |
| Bank Charge | 0 | 0 | 0 |
| Total Fixed Cost (D) | 7500 | 22500 | 90000 |
| Net Profit (E) [C-D] | | 13500 | 54000 |

| Investment Breakdown | | | |
|-----------------------------|-----------------|-----------------|-----------------------|
| Particulars | Existing | Proposed | Proposed Total |
| Cow | 50000 | 40000 | 90000 |
| Food | 0 | 10000 | 10000 |
| | 0 | 0 | 0 |
| Total | 50000 | 50000 | 100000 |

Source of Finance



Financial Projection (BDT)

| Particular | 3Month | 6Month | 1st Year | 2nd Year | 3rd Year |
|---|--------|--------|----------|----------|----------|
| Revenue (Sales) | | | | | |
| Cow Sales | 96000 | 192000 | 384000 | 403200 | 423360 |
| Total Sales (A) | 96000 | 192000 | 384000 | 403200 | 423360 |
| Less. Variable Expense | | | | | |
| cow | 60000 | 120000 | 240000 | 252000 | 264600 |
| Total Variable Expense (B) | 60000 | 120000 | 240000 | 252000 | 264600 |
| Contribution Margin (CM) [C=(A-B)] | 36000 | 72000 | 144000 | 151200 | 158760 |
| Less. Fixed Expense | | | | | |
| Rent | 0 | 0 | 0 | 0 | 0 |
| Electricity Bill | 600 | 1200 | 2400 | 2700 | 3000 |
| Transportation | 600 | 1200 | 2400 | 2700 | 3000 |
| Salary (self) | 15000 | 30000 | 60000 | 60000 | 60000 |
| Salary (staff) | 0 | 0 | 0 | 0 | 0 |
| Mobile Bill | 300 | 600 | 1200 | 1200 | 1200 |
| Food | 6000 | 12000 | 24000 | 24300 | 24600 |
| Medicine | 0 | 0 | 0 | 0 | 0 |
| Bank Charge | 0 | 0 | 0 | 0 | 0 |
| Total Fixed Cost (D) | 22500 | 45000 | 90000 | 90900 | 91800 |
| Net Profit (E) [C-D] | 13500 | 27000 | 54000 | 60300 | 66960 |
| 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 | 50000 | | |
| 1.2 | Net P[rofit | 54000 | 60300 | 66960 |
| 1.3 | Depreciation (Non Cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 34000 | 74300 |
| | Total Cash Inflow | 104000 | 94300 | 141260 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 34000 | 74300 | 121260 |

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Shundorpur,
kakonhat,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



