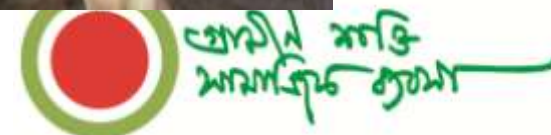


Proposed NU Business Name: ANIKUL GORUR KHAMAR



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.ANIKUL ISLAM
Age	:	10-10-1996(21 years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	1 daughter.
No. of siblings:	:	4 Brothers 1 sister.
Address	:	Vill:kharijagati,P/O:Rajabari-hat.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. OJUFA BEGUM.
(iii) Father's name	:	MD: MAINUL ISLAM.
(iv) GB member's info	:	Branch:Dawpara,Godagari,Centre #49(Female), Member ID: 5638/1, Group No: 04 Member since: 2010 to till (7 YEARS) First loan: BDT 20000/=
Further Information:		Existing Loan: BDT 31973/=, Outstanding loan: 21413/=
(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	:	-
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01995237297
Mother's Contact No.	:	01953-742990 (brother).
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. OJUFA BEGUM. joined Grameen Bank since 7 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	ANIKUL GORUR KHAMAR
Location	:	Kharijagati,Godagari
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,80,000/-(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	:	30*20=600 Squre 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.

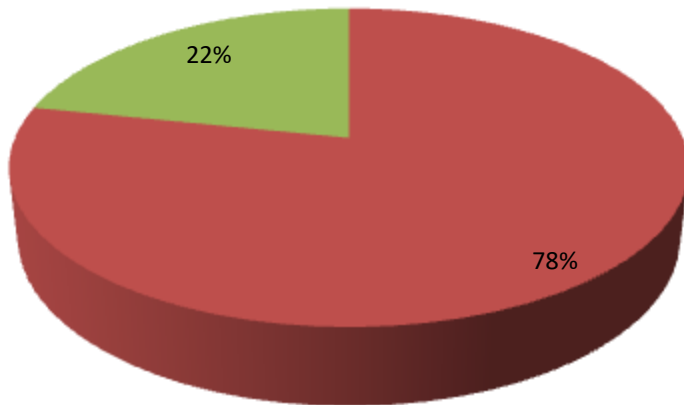
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	350	10,500	126000
Total Sales (A)	350	10,500	126000
Less. Variable Expense		0	
Milk sales	50	1,500	18000
Total variable Expense (B)	50	1,500	18000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108000
Less. Fixed Expense			
Rent			0
Electricity Bill			0
Mobile Bill		300	3,600
Salary (self)		4000	48,000
Guard			0
Transportation		300	3,600
Entertainment			0
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		4,600	55,200
Net Profit (E) [C-D]		4,400	52,800

Investment Breakdown

	Existing	proposed	
Cow	180000	50000	230000
Total	180000	50000	230000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 50,000
- Total 230,000

Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk sales	400	12000	144000	151200	158760
Total Sales (A)	400	12000	144000	151200	158760
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)]	350	10500	126000	132300	138915
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		300	3600	3600	3600
Salary (self)		4000	48000	48000	48000
Transportation		300	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		4600	55300	55300	55300
Net Profit (E) [C-D]		5900	70700	77000	83615
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	70700	77000	83615
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50700	107700
	Total Cash Inflow	120,700	127700	191315
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	50,700	107700	171315

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 shop:Rajabari.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

