

Proposed NU Business Name : ANIK DIARY FIRM



Project identification and prepared by: Md. Firoz Hasan

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.Lutfor Rahaman
Age	:	16-10-1994 (23Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother
Address	:	ViLL : Akchil P.O : Kolatia P.S: KARANIGONJ Dist: DHAKA
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Lipi Amdad Hossen
(iii) Father's name	:	Amdad Hossion
(iv) GB member's info	:	Branch: KOLATIYA Centre # 101/M(Female), Member ID: 1553 Group No: 10 Member since:1991-2002(10 Years) First loan: BDT 2,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(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 & Skill	:	80 years of business experience in running business : He has no training :
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829737246
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Lipi Amdad Hossen joined Grameen Bank since 10 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

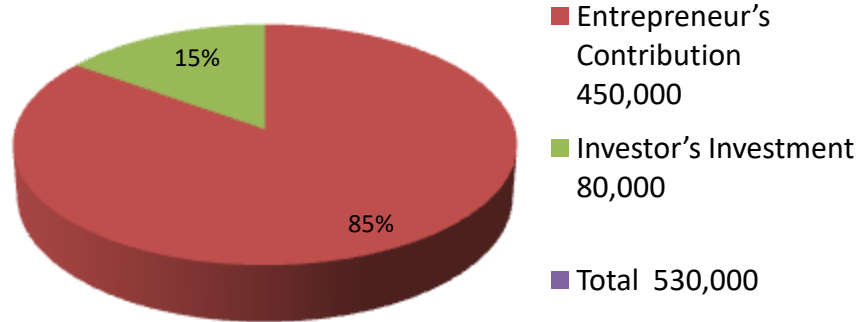
Proposed Nobin Udyokta Business Info

Business Name	:	ANIK DIARY FIRM
Location	:	ViLL : Akchil P.O :Kolatia P.S: KARANIGONJ Dist: DHAKA
Total Investment in BDT	:	BDT/-5,30,000/-
Financing	:	Self BDT 4,50,000/- (from existing business) 85% Required Investment BDT 80,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Tin sanitary itms etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Particular	Existing		
	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Milk	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent			0
Electric Bill		200	2400
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		100	1200
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		6600	79200
Net Profit (E)= [C-D]		17400	208800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	05	80000	400000	Cow	01	80000	80000	480000
Cuif	02	25000	50000					50000
Total			500000				80000	530000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Milk	2500	75000	900000	945000	992250
	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Milk	1800	54000	648000	680400	714420
Total Variable Expense	1800	54000	648000	680400	714420
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		250	3000	3300	3600
Transportaion		1500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		7250	87000	88300	89645
Net Profit (E)= [C-D]		13750	165000	173250	181913
Investment Pay Back			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	165,000	173250	181913
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		133000	274250
	Total Cash Inflow	245,000	306,250	456,163
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	133,000	274,250	424,163

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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





