

## Proposed NU Business Name: **ANAS TELECOM AND LAIBRARY**



Project identification and prepared by: MD. Lokman Hakim  
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>ANAS AHAMMED</b>
Age	:	04/02/1996(21Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	5 Brother 1 Sister
Address	:	Vill: Molain,P.O:Vatupara,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	:	<b>MST. CHEN BANU</b>
(iii) Father's name	:	<b>MD. ABDUL HANNAN</b>
(iv) GB member's info	:	Branch:Gogram,godagari, Centre #60(Female), Member ID: 4605/2, Group No:02 Member since:21/01/2014 First loan: BDT -20000
Further Information:		Existing Loan: BDT 22000, Outstanding loan:7480
(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	:	06years experience in running business. He has a training of 6 Months
Other Own/Family Sources of Income	:	Yes, Mobile Servecing,
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01755032123
Father's Contact No.	:	01765388780
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. CHEN BSNU** joined Grameen Bank since 04 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANAS TELECOM AND LAIBRARY</b>
Location	:	Molain, Vatupara, Godagari, Rajshahi
Total Investment in BDT	:	BDT126100
Financing	:	Self BDT -76100(from existing business) % Required Investment BDT 50,000/-(as equity) %
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"><li>▪The business is planned to be scaled up by investment in existing goods like; Body Spray, Oil, Face Wash, Cosmetics etc.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is Rent.</li><li>▪Agreed grace period is 3 months.</li></ul>

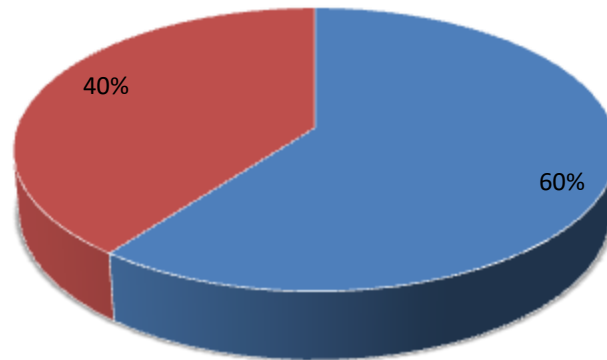
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Body Spray, Oil, Face Wash, Cosmetics etc	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Total Sales (A)</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Less. Variable Expense</b>			
Body Spray, Oil, Face Wash, Cosmetics etc	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Less. Fixed Expense</b>			
Rent		<b>500</b>	<b>6000</b>
Electricity Bill		<b>400</b>	<b>4800</b>
Mobile Bill		<b>200</b>	<b>2400</b>
Salary (self)		<b>5000</b>	<b>60000</b>
Salary (staff)		<b>0</b>	<b>0</b>
Transportation		<b>400</b>	<b>4800</b>
Food/other		<b>0</b>	<b>0</b>
Medicine		<b>0</b>	<b>0</b>
Bank Charge/gurd		<b>0</b>	<b>0</b>
<b>Total Fixed Cost (D)</b>		<b>6500</b>	<b>78000</b>
<b>Net Profit (E) [C-D]</b>		<b>8500</b>	<b>102000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Body Spray	3600	0	3600
Oil	6000	0	6000
Face Wash	1500	0	1500
Cosmetices	60000	40000	100000
Playing Goods Item	2000	0	2000
Mobile Excessories	3000	10000	13000
<b>Total</b>	<b>76100</b>	<b>50000</b>	<b>126100</b>

## Source of Finance



- Entrepreneur's Contribution 76100
- Investor's Investment 50000
- Total 126100

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Body Spray, Oil, Face Wash, Cosmetices etc		15000	180000	189000	198450
<b>Total Sales (A)</b>		15000	180000	189000	198450
Less. Variable Expense					
Body Spray, Oil, Face Wash, Cosmetices etc		0	0	0	0
<b>Total Variable Expense (B)</b>		0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>		15000	180000	189000	198450
<b>Less. Fixed Expense</b>					
Rent		500	6000	6000	6000
Electricity Bill		400	4800	5100	5400
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		400	4800	5100	5400
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		0	0	0	0
<b>Total Fixed Cost (D)</b>		6500	78000	78900	79800
<b>Net Profit (E) [C-D]</b>		8500	102000	110100	118650
<b>Investment Payback</b>			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	102000	110100	118650
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		82000	172100
	Total Cash Inflow	152000	192100	290750
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	<b>Net Cash Surplus</b>	82000	172100	270750

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest











# Family picture

