

Proposed NU Business Name: MD. ANWAR HOSSEN (ALOMGIR) HOLUD GHOR



Project identification and prepared by: Md. ROKON UDDIN,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|--|
| Name | : | MD. ANWAR HOSSEN ALAMGIR |
| Age | : | 03-03-1989 (28 Years) |
| Education, till to date | : | Class Five |
| Marital status | : | Married |
| Children | : | 01 Doughter |
| No. of siblings: | : | 01 Brother and 02 Sister |
| Address | : | Vill:Keshorhat, P.O: Keshorhat P.S: Mohanpur , 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 | : | MOST. NILUFA BEGUM |
| (iii) Father's name | : | LATE. HABIBUR MONDOL |
| (iv) GB member's info | : | Branch: Rayghati, Mohanpur Centre 97 (Female), Member ID: 10886/2, Group No: 09 Member since: Befor 2002-2008 Present 28-05-15 (8 Years) First loan: BDT 10,000 |
| Further Information: | | Existing Loan: BDT 60,000 Outstanding loan: 58,592/= |
| (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 | : | 8 years experience in running business. He has No training. |
| Other Own/Family Sources of Income | : | Goru Palon |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01735-332333 |
| Mother's Contact No. | : | 01755-800982 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NILUFA BEGUM joined Grameen Bank since 8 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MD. ANWAR HOSSEN (ALAMGIR) HOLUD GHOR |
| Location | : | Keshorhat Bazar, Mohanpur, Rajshahi |
| Total Investment in BDT | : | BDT 70,000/- |
| Financing | : | Self BDT 25,000/-(from existing business) 33% Required Investment BDT 50,000/-(as equity) 67% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 12ft x 8 ft = 96 sft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Holud,Morich item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund no employee will be appointed.▪The shop is No Rent▪Collects goods from Kedhorhat.▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------------|----------------|
| Revenue (sales) | | | |
| Servicing=500 and sales=2000 | 2,000 | 60,000 | 720000 |
| Total Sales (A) | 2,000 | 60,000 | 720000 |
| Less. Variable Expense | | 0 | |
| Botic,three pcs.etc. | 1,700 | 51,000 | 612000 |
| Total variable Expense (B) | 1,700 | 51,000 | 612000 |
| Contribution Margin (CM) [C=(A-B)] | 800 | 24,000 | 288000 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 500 | 6,000 |
| Mobile Bill | | 250 | 3,000 |
| Salary (self) | | 5000 | 60,000 |
| Guard | | 50 | 600 |
| Entertainment | | 200 | 2,400 |
| Salary (staff) | | 7000 | 84,000 |
| Bank service Charge | | | 0 |
| Total fixed Cost (D) | | 13,000 | 156,000 |
| Net Profit (E) [C-D] | | 11,000 | 132,000 |

Financial Projection (BDT)

| Particular | Daily | Month | 1st Year | 2nd year | 3rd Year |
|---|--------------|--------------|-----------------|-----------------|-----------------|
| Revenue (sales) | | | | | |
| Holud , Morich etc. | 3000 | 90000 | 1080000 | 1134000 | 1190700 |
| Sarvising From Income | 500 | 15000 | 180000 | 189000 | 198450 |
| Total Sales (A) | 3000 | 90000 | 1080000 | 1134000 | 1190700 |
| Less. Variable Expense | | 0 | 0 | 0 | 0 |
| oil,rice,wheat,cosmatic etc. | 2550 | 76500 | 918000 | 963900 | 1012095 |
| Total variable Expense (B) | 2500 | 75000 | 900000 | 945000 | 992250 |
| Contribution Margin (CM) [C=(A-B)] | 950 | 28500 | 342000 | 359100 | 377055 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 600 | 7200 | 7500 | 8000 |
| Mobile Bill | | 500 | 6000 | 6500 | 7000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Transportation | | 0 | 0 | 0 | 0 |
| Entertainment | | 500 | 6000 | 6500 | 7000 |
| Salary (staff) | | 7000 | 84000 | 84000 | 84000 |
| Security Gard | | 50 | 600 | 600 | 600 |
| Bank service Charge | | 0 | 0 | 0 | 0 |
| Total Fixed Cost | | 13650 | 163200 | 165100 | 166600 |
| Net Profit (E) [C-D] | | 14850 | 178000 | 194000 | 210455 |
| Investment Payback | | | 20000 | 20000 | 20000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|-------------------------|-------------------------|-------------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 178000 | 194000 | 210455 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 1,58,000 | 3,32,000 |
| | Total Cash Inflow | 2,28,000 | 3,52,000 | 5,42,455 |
| 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 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 1,58,000 | 3,32,000 | 5,22,455 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 8 Years
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



কেশরহাট পৌরসভা

মোহনপুর, রাজশাহী।

ব্যবসা, বাণিজ্য ও পেশা লাইসেন্স পত্র

ক্রমিক নং- 563

তারিখ: ২০/৬/১৮

লাইসেন্স নং- ৪৪৬

অর্থ বছর:

২০১৪-২০১৫
২০১৫-২০১৬
২০১৬-১৭

2017-2018

আদর্শ কর তফসিল-২০১৪ অনুযায়ী ব্যবসা বাণিজ্য ও পেশা লাইসেন্স পত্র

৩৪৬/১৮/ই

পর্যন্ত কার্যকারী

কেশরহাট অন্তর্গত ওয়ার্ড নং ০৩ হোল্ডিং নং / খতিয়ান নং / দাগ নং

বর্ণিত স্থান/বিষয়/ইচ্ছা/কারণ ব্যবসার ধরণ/স্বত্ব/ইচ্ছা/কারণ এর

জনাব/মেসার্স/স্বত্ব/ইচ্ছা/কারণ (স্বত্ব/ইচ্ছা/কারণ) হুমদ হার

পিতা/মাতা/স্বামী/স্বত্ব/ইচ্ছা/কারণ (স্বত্ব/ইচ্ছা/কারণ)

গ্রাম/মহল্লা/বিষয়/কারণ

ডাকঘর/বিষয়/ইচ্ছা/কারণ উপজেলা/মোহনপুর জেলা/রাজশাহী

পত্র প্রদান করা হল।

ফি বাবদ নিম্নলিখিত টাকা জমা করা হল :

| | | | |
|-------------|---------------------|------------------|-------|
| লাইসেন্স ফি | টাকা= ৩০০/- | ডিমান্ড নোটিশ ফি | টাকা= |
| বকেয়া | টাকা= ৩০০+৩০০+৩০০/- | ওয়ারেন্ট ফি | টাকা= |
| সার চার্জ | টাকা= | নোটিশ জারী খরচ | টাকা= |
| জরিমানা | টাকা= | | টাকা= |

মোট টাকা (অংকে) = ২০০০/-

মোট টাকা (কথায়) দুই হাজার দুই শত টাকা মাত্র।

এই লাইসেন্স পৌর এলাকার ২০/৬/ই সনের ৩০ জুন পর্যন্ত বলবৎ থাকবে।





श्रीमान् विम
०१७७७७७७७७७७

VITA FEED
ARTER





FAMILY PICTURE

