

## ***Proposed NU Business Name : Anik Enterprise***

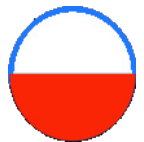


**Presented by  
Ali Haider Anik**

**Nu Identified & PP Prepared By:  
Mr.Khalilur Rahman**

**Verified By:  
Mr.Khalilur Rahman**

**Grameen Trust**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	Ali Haider Anik
Age	:	21 Years
Marital Status	:	Single
Children	:	-
No. of siblings:	:	2
Parent' s and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother' s name	:	Mrs. Alaya Akter
(iii) Father' s name	:	Mr. Abdur Razzak
(iv) GB member' s info	:	Branch# Dakuli              Centre # 45              Loanee no# 3304 Member since# 2003 ,              First loan # Tk. 5,000/- General Loan- 50,000 Tk              Outstanding: 41,120 TK Special Investment Loan- 70,000 Tk Outstanding: 59,990 Tk
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, NU	:	N/A
(ix) Others	:	N/A
Education	:	B.A (on going)

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Own Business
Business Experience	:	5(Five) Years
Trade License	:	03961
Other Own Sources of Income	:	Father (private service)
Other Own Sources of Liabilities	:	-
NU Project Source/Reference	:	Dakuli, Manikgonj

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU' S mother has been a member of Grameen Bank since 2003. She Built their house from GB loan. They also brought some cattle by using Grameen Bank loan. NU' S mother gradually improved their life standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Anik Entreprise
Address/ Location	:	79 No. Gonga Dharpatti, Manikgonj
Total Investment in BDT	:	4,00,000
Financing	:	Self BDT 2,00,000 (50%) Required Investment BDT 2,00,000 (50 %)
Present salary/drawings from business (estimates)	:	10,000 (Tk. Ten thousand ) only.
Proposed Salary		10,000 (Tk. Twelve thousand) only.
Proposed Business		
(i)% of present gross profit margin	:	7%
(ii) Estimated % of proposed gross profit margin	:	8%
(iii) Agreed grace period	:	5months
	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	15,000	4,50,000	54,00,000
<i>Less: Cost of sales (B)</i>	14,000	4,20,000	50,40,000
<b>Gross Profit (C) [C=(A-B)]</b>	1,000	30,000	3,60,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Night Guard bill		100	1,200
Mobile bill		500	6,000
Present salary/Drawings- self		10,000	1,20,000
Others cost		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		834	10,000
<b>Total Operating Cost (D)</b>		<b>12,434</b>	<b>1,49,200</b>
<b>Net Profit (C-D):</b>		<b>17,566</b>	<b>2,10,800</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
<b>Investments in different categories:</b>			
1. Grocerary , Stationary, Confectionary = 75,000			
2. Flexi load, B-cash, Polliphone(SIM )GDL A. = 75,000			
3. Fridge & Iron box = 50,000	2,00,0000/		4,00,000
<b>Proposed Items:</b>			
1. Grocerary , Stationary, Confectionary = 1,00,000			(2,00,000
2. . Flexi load, B-cash, Polliphone(SIM ) GDL = 1,00,000	-	2,00,000	+2,00,000)
<b>Total Capital</b>			<b>4,00,000/</b>

# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	20,000	6,00,000	72,00,000	21,000	6,30,000	75,60,000
<i>Less: cost of sales (B)</i>	18,500	5,55,000	66,66,000	19,400	5,82,000	69,84,000
<b>Gross Profit (C) [C=(A-B)]</b>	1,500	45,000	5,40,000	1,600	48,000	5,76,000
<b><i>Less: Operating Costs</i></b>						
Electricity Bill		600	7,200		600	7,200
Night Guard bill		200	2,400		200	2,400
Mobile Bill (SMS & Reporting inclusive)		600	7,200		800	9,600
Proposed Salary- Self		10,000	1,20,000		10,000	1,20,000
Others		500	6,000		500	6,000
Non Cash Item:						
Depreciation Expenses		834	10,000		834	10,000
<b><i>Total Operating Cost (D)</i></b>		<b>12734</b>	<b>152808</b>		<b>12934</b>	<b>155208</b>
<b>(Net Profit C-D) :</b>		<b>32266</b>	<b>3,87,192</b>		<b>35066</b>	<b>420792</b>
<b>Pay back</b>			1,20,000			1,20,000
<b>Retained Income:</b>			<b>2,67,192</b>			<b>3,00,792</b>



# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<i><b>Sl #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	2,00,000	
1.2	Net Profit	3,87,192	420792
1.3	Depreciation (Non cash item)	10,000	10,000
1.4	Opening Balance of Cash Surplus		170352
	<b>Total Cash Inflow</b>	597192	601144
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	2,00,000	
2.2	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	1,20,000
2.3	Payment to Grameen Bank Outstanding Loan	1,06,840	
	<b>Total Cash Outflow</b>	4,26,840	1,20,000
<b>3.0</b>	<b>Net Cash Surplus</b>	1,70,352	4,81,144

# ***SWOT ANALYSIS***

## **S**TRENGTH

- .Long standing relationship with Grameen
- .Skill & Experience

## **W**EAKNESS

- 1.Credit Service.
2. Political unrest.

## **O**PPORTUNITIES

- .Huge demand from Locality

## **T**HREATS

- .Other Competition
- .Scarcity of new product

*Presented at*

**2<sup>nd</sup> GT Executive SB Design Lab**

**on January 29, 2015 at GT Conference Room**

Thank you