

Proposed NU Business Name: **ANOWAR HOSSAIN PAKHAR KARKHANA**



Project identification and prepared by: MD. Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD Mujaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ANOWAR HOSSAIN
Age	:	09-05-1986 (29 Years)
Education, till to date	:	Class V
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 Brothers 2 Sister
Address	:	Vill: Jogir Vobon, P.O: Arola, P.S: Kahalu, Dist: Bogra
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. AMENA BIBI
(iii) Father's name	:	MD. HABIBOR RAHMAN
(iv) GB member's info	:	Branch: Namuza, Bogra, Centre # 28(Female), Member ID: 1587/1; No:06 Member since: 15-05-1995 (20 Years) First loan: 2,000 taka.
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT 2300
(v) Who pays GB loan installment	:	Nil
(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	:	22 years. He has no training.
Other Own/Family Sources of Income	:	Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0176156736
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMENA BIBI joined Grameen Bank since 20 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info

Business Name	:	ANOWAR HOSSAIN PAKHAR KARKHANA
Location	:	JOGIR VOBON, PAIKPARA, KAHALU, BOGURA
Total Investment in BDT	:	BDT 90,000
Financing	:	Self BDT 40,000(from existing business) 44% Required Investment BDT 50,000(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15.ft= 150 square 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 Bamboo, palm leaf.▪Average 50% gain on sales..▪The business is operating by entrepreneur. Existing 3 employees..▪The shop is rent.▪Collects goods from rajshahi, Nowga.▪Agreed grace period is 3 months.

Existing Business

Paticular	Daily	Monthly	Yearly
Revenue(Sales)			
Hand Fan.	1100	33000	396000
Total Sales (A)	1100	33000	396000
Less Variable Expense			
Hand Fan.	550	16500	198000
Total variable Expense (B)	550	16500	198000
Contribution Margin (CM) [C=(A-B)]	550	16500	198000
Less Variable Expense			
Electricity bill		100	1200
Salary (self)		5000	60000
Salary(Staff)		6000	72000
Entertainment		300	3600
Mobile bill		100	1200
Total fixed cost (D)		11,500	138000
Net Profit (E)= [C-D]		5,000	60000

Investment Breakdown

Particulars	Existing	Proposed	Total
Palm leaf	30,000	40000	70000
Bamboo	8,000	8,000	16000
Colour Burnish	2,000	2000	4000
	40,000	50,000	90000

Source of Finance



Financial Overview

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Hand Fan.	1500	45000	540000	567000
Total Sales (A)	1500	45000	540000	567000
Less Variable Expense				
Hand Fan.	750	22500	270000	283500
Total variable Expense (B)	750	22500	270000	283500
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500
Less Variable Expense				
Electricity bill		200	2400	2600
Salary (Self)		5000	60000	60000
Salary(Staff)		6000	72000	72000
Entertainment		400	4800	5000
Mobile bill		200	2400	2600
Total fixed cost (D)		11,800	141600	142,200
Net Profit (E)= [C-D]		10700	128400	141,300
Investment Payback			30,000	30,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	128,400	141,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		98,400
	Total Cash Inflow	178400	239700
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	98,400	209700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 16 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

Pictures







বহু-পক্ষ কার্ড
বাইসেপ ফি আদায় রেজিষ্টার
 সর্ব কার্ড ২০২৫-২০২৬
স্বাক্ষর 562

সি নম্বর: ০২
 বাইসেপ নম্বর: ২৬২ তারিখ: ২৩/৫/২৫
 ব্যক্তিগত নাম: আমিনুল হক
 পরিচালক নাম: ডঃ মোঃ আমিনুল হক
 ঠিকানা: আমিনুল হক, আমিনুল হক রোড, ঢাকা
 ডাকঘর: আমিনুল হক/ঢাকা
 ১৩৫/৫/২৫ তারিখ: ২৩/৫/২৫
 বি.সি.সি. নম্বর: ১০০০ / ১০০০

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আমিনুল হক
 Aminul Haque
 ID NO: 1015485785293

আমিনুল হক
 Aminul Haque

FAMILY PICTURE

