

Proposed NU Business Name: ANOWER STORE



Project identification and prepared by: Md. Shahadat Hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: ANOWER HUSHEN
Age	:	10-05-1986 (32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01Gril
No. of siblings:	:	01 Brother
Address	:	Vill: Sagra, P.O:Jodunathpur ,P.S:Tangail Dist:Tangail .
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: SOMALA BEGUM
(iii) Father's name	:	MD: BABOR ALI
(iv) GB member's info	:	Branch: Jodunathpur, Centre # 20(Female), Member ID: 2666\1, Group No: 57 Member since: 1997 raning(20Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 25,000 Outstanding loan: 0
(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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01775-258773
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST SOMALA BEGUM Joined Grameen Bank Since 20 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ANOWER STORE
Location	:	
Total Investment in BDT	:	BDT120,000
Financing	:	Self BDT 70,000(from existing business) 58% Required Investment BDT 50,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 8 ft= 80 Square ft
Security of the shop	:	40,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ricepaddy, Dall,Oil,Ata,chini Etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Donbariy.▪Agreed grace period is 3 months.

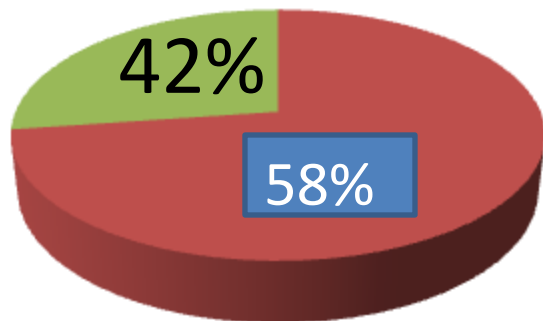
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
. Ricepaddy, Dall,Oil,Tta,chini Etc.	4,500	135,000	1620,000
Total Sales (A)	4,500	135,000	1620,000
Less. Variable Expense			
Ricepaddy, Dall,Oil,Tta,chini Etc.	3,825	114,750	1377,000
Total variable Expense (B)	3,825	114,750	1377,000
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		0	0
Transportation		500	6,000
Entertainment		500	6,000
Gad		0	0
Genaretor		0	0
Bank service Charge		0	0
Total fixed Cost (D)		7,200	86,400
Net Profit (E) [C-D]		13,050	156,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
saban	100	30	3,000			20000	23000
diterjen	30	100	3,000			20000	23000
komol pani	20	450	9000			0	9000
lod			2800				2800
						0	0
cosmatek			20000			0	20000
bisquite			10000				10000
oil	80b	70	5200			0	5600
others			17,000			10000	30000
						0	0
Total			70,000			50000	120000

Source of Finance



Entrepreneur
Investment:70,000
Investor Investment:50,000
Total Investment:120,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Ricepaddy, Dall,Oil,Tta,chini Etc	5000	150000	1800000	1890000	1984500
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Ricepaddy, Dall,Oil,Tta,chini Etc	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		500	6000	72000	864000
Transportaion		200	2400	2520	2646
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		500	6000	6000	6000
Entertainment		500	6000	6000	6000
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		0	0	0	0
Total Fixed Cost (D)		7200	86400	152520	944646
Net Profit (E)= [C-D]		15300	183600	192780	202419
Investment Pay Back			20,000	20,000	20,000

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	183,600	192780	202419
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		163600	336380
	Total Cash Inflow	233,600	356,380	538,799
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	163,600	336,380	518,799

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 15 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









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FAMILY PICTURE

