

Proposed NU Business Name: **ANOYARA FOOD CORNAR.**



Project identification and prepared by Md. Aatur Rahman  
Modhupur Unit,Tangail.

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>SUMON MIYA</b>
Age	:	01-01-1985(32 Years)
Education, till to date	:	Diploma
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers
Address	:	Vill: Malauri, P.O:Modhupur, P.S: Modhupur, 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	:	<b>ANOYARA BEGUM</b>
(iii) Father's name	:	<b>MD. AMIR ALLI</b>
(iv) GB member's info	:	Branch: Modhupur ,Centre # 67(Female), Member ID: 5152, Group No: 05, Member since: 2010-2017 raining(07Years) First loan: BDT 10,000 Existing loan: BDT 10,000,Outstanding loan:BDT 10,100
Further Information:		
(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..	:	

## ***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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-636350
Family's Contact No.	:	01712-476999
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOYARA BEGUM** Joined Grameen Bank Since 07 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANOYARA FOOD CORNAR</b>
Location	:	Modhupur Thana para, Modhupur,Tangail.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000(from existing business) 67% Investors Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	16ft*15ft= 240 Square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cosmetic,kamol pani,bekary,icecream etc.</li><li>▪Average 15% gain on sale</li><li>▪The business is operating by entrepreneur. Existing no Employe.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

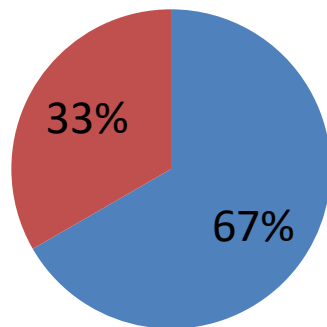
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetic,kamol pani,bekary,icecream etc.	3,000	90,000	1080000
<b>Total Sales (A)</b>	3,000	90,000	1080000
<b>Less. Variable Expense</b>			
Cosmetic,kamol pani,bekary,icecream etc.	2,550	76,500	918000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	2,550	76,500	918000
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13,500	162000
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		200	2,400
Transportation		200	2,400
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		50	600
Guard		0	0
Genaretor		150	1,800
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,700</b>	<b>92,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cosmetic	1	20000	20,000	1	20000	20,000	40,000
kamol pani	1	10000	10,000	1	10000	10000	20,000
bekary	1	10000	10,000	1	10000	10,000	20,000
choklet	1	3000	3,000	1	3000	3,000	6,000
icecream	1	1500	1,500	1	1500	1500	3,000
teshonary	1	800	800	1	800	800	1,600
cukarige	8	150	1,200	8	150	1200	2,400
shopics	1	700	700	1	700	700	1,400
electronic	1	50000	50,000	0	50000	0	50,000
other	1	2800	2,800	1	2800	2800	5,600
Security				0	0	0	0
<b>Total</b>			<b>100,000</b>	0		<b>50,000</b>	<b>150,000</b>

## Source of Finance



■ Entrepreneur Investment :100000

■ Investor Investment : 50000

■ Total Investment: 150000



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	
<b>Revenue (sales)</b>					
Cosmetic,kamol pani,bekary,icecream etc.	3,500	105,000	1,260,000	1,323,000	
<b>Total Sales (A)</b>	3,500	105,000	1,260,000	1,323,000	
<b>Less. Variable Expense</b>					
Cosmetic,kamol pani,bekary,icecream etc.	2,975	89,250	1,071,000	1,124,550	
<b>Total variable Expense(B)</b>	2,975	89,250	1,071,000	1,124,550	
<b>Contribution Margin (CM) [C=(A-B)]</b>	525	15,750	189,000	198,450	
<b>Less. Fixed Expense</b>					
Rent		0	0	0	
Electricity bill		300	3,600	3,700	
Transportation		300	3,600	3,900	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		100	1,200	1,500	
Guard		0	0	0	
Genaretor		150	1,800	1,800	
Mobile bill		300	3,600	3,800	
<b>Total fixed Cost (D)</b>		<b>6,150</b>	<b>73,800</b>	<b>75,200</b>	
<b>Net Profit (E) [C-D]</b>		<b>9,600</b>	<b>115,200</b>	<b>123,250</b>	
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>	



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	115,200	123,250
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		85,200
	<b>Total Cash Inflow</b>	<b>165,200</b>	<b>208,450</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>85,200</b>	<b>178,450</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:07  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

