

Proposed NU Business Name: **ANOWAR STORE**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | ANOWAR HOSSAIN |
| Age | : | 05-01-1985 (32 Years) |
| Education | : | HSC |
| Marital status | : | Married |
| Children | : | 02 Sons 01 Daughter |
| No. of siblings: | : | 03 Brothers |
| Address | : | Vill: Laxmiyara ; P.O: Laxmiyara ; P.S: Feni Sadar ; Dist: Feni |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SABEDA KHATUN |
| (iii) Father's name | : | AFJOLER RAHMAN |
| (iv) GB member's info | : | Branch: Passgasia . Centre # 49 (Female), Member ID: 1950/1, Group No: 02 Member since: 1995 To 2009 (14 Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 10,000 Outstanding loan: Nill |
| (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 | : | 15 years experience in running business. 15 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01816-856452 |
| Family's Contact No. | : | 01867-178170 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SABEDA KHATUN joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | ANOWAR STORE |
| Location | : | Laxmiyara Bazar, Feni |
| Total Investment in BDT | : | BDT 235,000/- |
| Financing | : | Self BDT 185,000/- (from existing business) 79% Required Investment BDT 50,000/- (as equity) 21% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | 5,000 |
| Size of shop | : | 15 ft x 15 ft= 225 square ft |
| Security | : | None |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil, Biscuits, Cold Drinks, Cosmetics etc▪Average 20% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

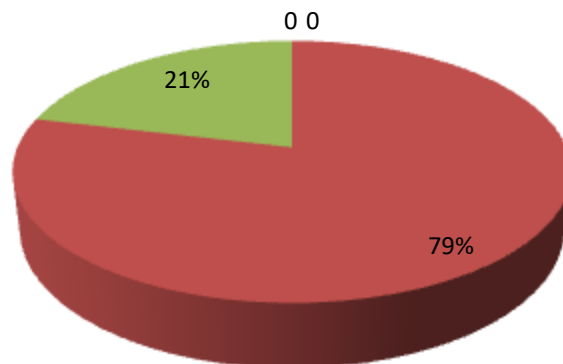
Existing Business (BDT)

| Particulars | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue(Sales) | | | |
| Rice, Oil, Biscuits, Cold Drinks etc | 3,000 | 90,000 | 1,080,000 |
| Total Sales (A) | 3,000 | 90,000 | 1,080,000 |
| Less Variable Expense | | | |
| Rice, Oil, Biscuits, Cold Drinks etc | 2,400 | 72,000 | 864,000 |
| Total variable Expense (B) | 2,400 | 72,000 | 864,000 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 |
| Less Variable Expense | | | |
| Rent | | 3,000 | 36,000 |
| Electricity bill | | 1,500 | 18,000 |
| Transportation | | 1,000 | 12,000 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staff) | | 2,000 | 24,000 |
| Entertainment | | 500 | 6,000 |
| Guard | | 150 | 1,800 |
| Generator | | 150 | 1,800 |
| Mobile bill | | 300 | 3,600 |
| Total fixed cost (D) | | 13,600 | 163,200 |
| Net Profit (E)= [C-D] | | 4,400 | 52,800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|---------------|-----------|-------------|----------------|-----------|-------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed Total |
| | | | (BDT) | | | (BDT) | |
| Biscuits | 10 | 350 | 3,500 | 50 | 350 | 17500 | 21,000 |
| Cold Drinks | 10 | 500 | 5,000 | 20 | 500 | 10,000 | 15,000 |
| Salt | 1 | 880 | 880 | 0 | 0 | 0 | 880 |
| Juice | 3 | 700 | 2,100 | 0 | 0 | 0 | 2,100 |
| Cosmetics | 0 | 0 | 10,000 | 0 | 0 | 0 | 10,000 |
| Chips | 1 | 1800 | 1,800 | 0 | 0 | 0 | 1,800 |
| Condence Milk | 1 | 2080 | 2,080 | 5 | 2080 | 10,400 | 12,480 |
| Sugar | 10 | 55 | 550 | 0 | 0 | 0 | 550 |
| Others | 0 | 0 | 14,090 | 0 | 0 | 12100 | 26,190 |
| Security | 0 | 0 | 145,000 | 0 | 0 | 0 | 0 |
| Total | 36 | 6365 | 185,000 | 75 | 2930 | 50,000 | 235,000 |

Source of Finance



- Entrepreneur's Contribution 185,000
- Investor's Investment 50,000
- Total 235,000

Financial Projection (BDT)

| Particulars | Daily | Monthly | Year 1 | Year 2 | Year 3 |
|---|--------------|----------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Rice, Oil, Biscuits, Cold Drinks etc | 3,500 | 105,000 | 1260000 | 1323000 | 1389150 |
| Total Sales (A) | 3,500 | 105,000 | 1260000 | 1323000 | 1389150 |
| Less Variable Expense | | | | | |
| Rice, Oil, Biscuits, Cold Drinks etc | 2,800 | 84,000 | 1008000 | 1058400 | 1111320 |
| Total variable Expense (B) | 2,800 | 84,000 | 1008000 | 1058400 | 1111320 |
| Contribution Margin (CM) [C=(A-B)] | 700 | 21,000 | 252000 | 264600 | 277830 |
| Less Variable Expense | | | | | |
| Rent | | 2,000 | 2,000 | 2,000 | 2,000 |
| Electricity bill | | 2,000 | 24,000 | 24,500 | 25,000 |
| Transportation | | 1,500 | 18,000 | 18,500 | 19,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary (staff) | | 2,000 | 24,000 | 24,000 | 24,000 |
| Entertainment | | 500 | 6,000 | 6,000 | 6,000 |
| Guard | | 150 | 1,800 | 1,800 | 1,800 |
| Generator | | 150 | 1,800 | 1,800 | 1,800 |
| Mobile bill | | 400 | 4,800 | 5,000 | 5,300 |
| Total fixed cost (D) | | 13,700 | 140,600 | 143,600 | 144,900 |
| Net Profit (E)= [C-D] | | 7,300 | 111,400 | 121,000 | 132,930 |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 111,400 | 121,000 | 132,930 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 91,400 | 192,400 |
| | Total Cash Inflow | 161,400 | 212,400 | 325,330 |
| 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 | 91,400 | 192,400 | 305,330 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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









FAMILY PICTURE

