

Proposed NU Business Name: **ANONDO STORE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOAHAMMAD MIR HOSSAIN
Age	:	10-07-1993(24 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers
	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAMSUN NAHAR
(iii) Father's name	:	ATIM ALI
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 12(Female), Member ID: 1872/1, Group No: 05 Member since: 30/10/2012 Running (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 100,000, Outstanding loan:84,366/=
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	He has no Years experience in running business. 06 years is won business.
	:	He has no years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01785917948
Family's Contact No.	:	01845409168
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

SAMSON NAHAR joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

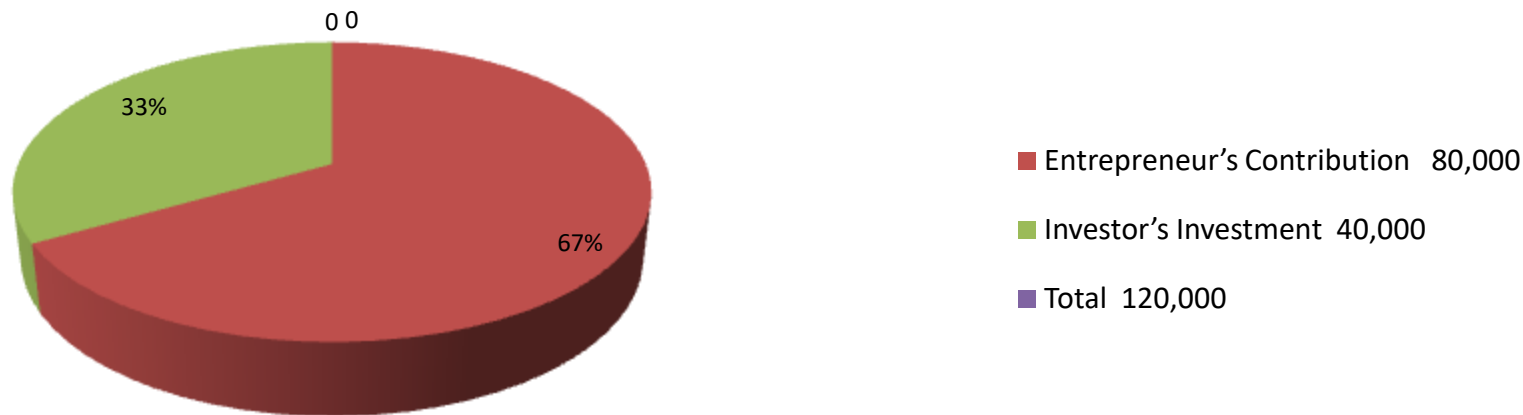
Business Name	:	ANONDO STORE
Location	:	School Road,Chowdharyhat,Companigang,Noakhali.
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 80000/- (from existing business) 67% Required Investment BDT 40,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08ft*05ft=40squareft
Security of the shop	:	20,000/=
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Chipes,Coldrinks,Biscuites etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will not be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dagonbhuiyn.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Books,Papers.Pen,Bag,Hardboard etc	3,000	90000	1080000
Total sales (A)	3000	90000	1080000
Less Variable Exp.			
Books,Papers.Pen,Bag,Hardboard etc	2550	76500	918000
Total Variable exp. (B)	2550	76500	918000
Contribution Margin CM [C= (A-B)	450	13500	162000
less fixed exp.			
Rent		1000	12000
Electricity bill		250	3000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		100	1200
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		7850	94200
Nit profit		5650	67800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chipes	0	0	5000	0	0	15000	20000
Coldrinks	0	0	10000	0	0	10000	20000
Choklet	0	0	2000	0	0	3000	5000
Dodi items	0	0	3000	0	0	2000	5000
Biscuites	0	0	10000	0	0	5000	15000
Others	0	0	20000	0	0	0	30000
Drinkes	0	0	10000	0	0	5000	15000
Security	0	0	20000	0	0	0	20000
Total			80000			40000	120000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Books,Papers.Pen,Bag,Hardboard etc	4500	135000	1620000	1701000	1786050
Total Sales (A)	4500	135000	1620000	1701000	1786050
less variable Expenses					
Books,Papers.Pen,Bag,Hardboard etc	3825	114750	1377000	1445850	1518142.5
Total variable Expenses (B)	3825	114750	1377000	1445850	1518142.5
Contribution Margin (CM)= (A-B)	675	20250	243000	255150	267907.5
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	6200	6400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		13800	165600	166200	166800
Net Profit (E) (C-D)		6450	77400	81270	101107.5
Investment Payback			16000	16000	16000

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

SR#	<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	40,000		
1.2	Net Profit	77400	81270	101107.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61,400	126,670
	Total Cash Inflow	117,400	142,670	227,778
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	61,400	126,670	211,778

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :06 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

