

# Proposed NU Business Name: **ANHA GENERAL STORE AND DAIRY FARM**



Project identification and prepared by: Abdur Rouf,  
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>ANOWAR HOSSAIN</b>
Age	:	01/01/1981 (36 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	03 Brothers, 01 Sister
Address	:	Vill: Burirpara, P.O: Jirabo, P.S: Savar, Dist: Dhaka.
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>MST. PANOWARA BEGUM</b>
(iii) Father's name	:	<b>LEHAJ UDDIN</b>
(iv) GB member's info	:	Branch: Yeerpur Ashulia, Centre # 16 (Female), Member ID: 1841, Group No: 06 Member since: 25-10-1995 (22 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 70,000/-, Outstanding loan: 46,800/-
(v) Who pays GB loan installment	:	Mather
(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.)	:	Glossary and Dairy Farm.
Business Experiences and Training Info	:	4 years experience in running business. 3 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01973-371555
Family's Contact No.	:	01959-939354
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. PANOWARA BEGUM** Joined Grameen Bank Since 22 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANHA GENERAL STORE AND DAIRY FARM</b>
Location	:	Burirpara, Jirabo, Savar, Dhaka.
Total Investment in BDT	:	BDT 6,50,000/-
Financing	:	Self BDT 4,50,000 (from existing business) 69% Required Investment BDT 2,00,000 (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft. x 50 ft. = 1,000 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪ Currently run a Glossary and Dairy Farm business.</li><li>▪ The business is operating by entrepreneur. Existing 01 Employees.</li><li>▪ The business is under own.</li><li>▪ Collects goods from Saver, Zamgora.</li><li>▪ Agreed grace period is 3 months.</li></ul>

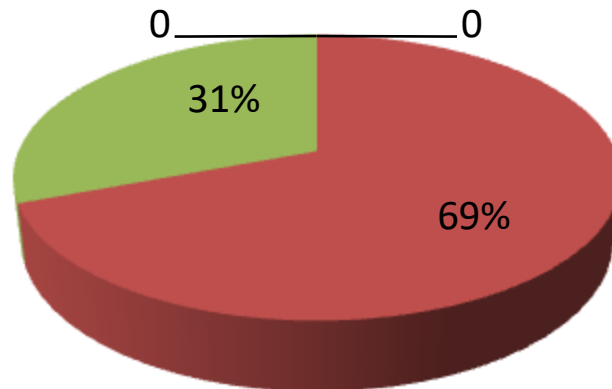
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Glossary and Dairy Farm item	3000	90000	1080000
	0	0	0
<b>Total Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
Less Variable Expense			
Glossary and Dairy Farm item	2400	72000	864000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72000</b>	<b>864000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
Less Variable Expense			
Rent		0	0
Electricity bill		1000	12000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>8,600</b>	<b>103200</b>
<b>Net Profit (E)= [C-D]</b>		<b>9,400</b>	<b>112800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	21	2700	56,700	50	2,700	135,000	191,700
Oil	2	14500	29,000	2	14500	29,000	58,000
Salt	2	740	1,480	0	0	0	1,480
Cold Drinks item	10	500	5,000	0	0	10,000	15,000
Biscuit, Chanachur, Chocolate etc	0	0	20,000	0	0	20,000	40,000
Energy Light	37	250	9,250	0	0	0	9,250
Fridge	1	20000	20,000	0	0	0	20,000
Others	0	0	8,570	0	0	6,000	14,570
Cow	2	150000	300,000	0	0	0	300,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>450,000</b>	<b>0</b>	<b>0</b>	<b>200,000</b>	<b>650,000</b>

## Source of Finance



- Entrepreneur's Contribution 450,000
- Investor's Investment 200,000
- Total 650,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Glossary and Dairy Farm item	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
Less Variable Expense			0		
Glossary and Dairy Farm item	2800	84000	1008000	1058400	1111320
			0		
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
Less Variable Expense			0		
Rent		0	0	0	0
Electricity bill		1200	14400	14900	15400
Transportation		2,500	30000	30,500	31000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		<b>9,500</b>	<b>114,000</b>	<b>115,100</b>	<b>116200</b>
<b>Net Profit (E)= [C-D]</b>		<b>11500</b>	<b>138000</b>	<b>149,500</b>	<b>161630</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



## 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	200,000		
1.2	Net Profit	138,000	149,500	161630
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		58,000	127500
	<b>Total Cash Inflow</b>	<b>338000</b>	<b>207500</b>	<b>289130</b>
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80000</b>	<b>80000</b>
3	<b>Net Cash Surplus</b>	<b>58,000</b>	<b>127500</b>	<b>209130</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Burirpara, Jirabo, Savar,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures

৭৮৬

# জানহা জেনারেল স্টোর

শ্রোঃ মোঃ আনোয়ার হোসেন

এখানে সকল প্রকার মুদি ও মনোহারী সামান্য পরিমাণে

ক্রয় বিক্রয় করা হয়। মোবাইলঃ ০১৭৪০৭৯৫৯৭৭

১৬ উদ্দিন সুপার মার্কেট গোমাইল স্কুল রোড, বড়িগাড়া, নরসিংদী পুর।













Man in a blue and yellow polo shirt standing behind a counter.

Refrigerator with a poster on the door.

Box with the text "बिस्किट" (Biscuits) and "THE NEW SHINY ONE".

Stack of brown paper bags.

Large metal drum.















சென்னை மாநகராட்சி  
சென்னை மாநகராட்சி  
சென்னை மாநகராட்சி

lotto

# FAMILY PICTURE