

Proposed NU Business Name: **ANJOMAN GENERAL STORE**



Project identification and prepared by: Nurul Amin,
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Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AMINUL ISLAM
Age	:	03-05-1984 (31 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	1 Brother and 2 Sisters
Address	:	Vill: Mogorkhal P.O: National University P.S: Gazipur Sadar Dist: Gazipur
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. AMENA
(iii) Father's name	:	MD NOZRUL ISLAM
(iv) GB member's info	:	Branch: Gacha Gazipur, Centre # 39 (Female), Member ID: 4017, Group No: 05 Member since: 29-02-2007 to 17-04-2014 (07 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	Eleven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-990699
Mother Contact No.	:	01833-511152
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Amena is a member of Grameen Bank since 07 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name

: **AANJOMAN GENERAL STORE**

Location

: Bashon Shorok, Bashon, Gazipur

Total Investment in BDT

: BDT 2,60,000

Financing

: Self BDT 1,60,000 (from existing business) 62%
Required Investment BDT 1,00,000 (as equity) 38%

Present salary/drawings
from business (estimates)

: BDT 5,000

Proposed Salary

: BDT 5,000

Implementation

- :
- The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Soap, Fairness cream, Powder, Lotion, Body Spray, Cosmetics, Soft drinks, Biscuit, Khata, Pen, Powder Milk, Salt, Mosquito Coil etc
 - Average 15% gain on sales.
 - The business is operating by entrepreneur. Existing no employee.
 - After getting equity fund one employee will be appointed.
 - Collects goods from Chourasta, Gazipur.
 - Agreed grace period is 4 months.

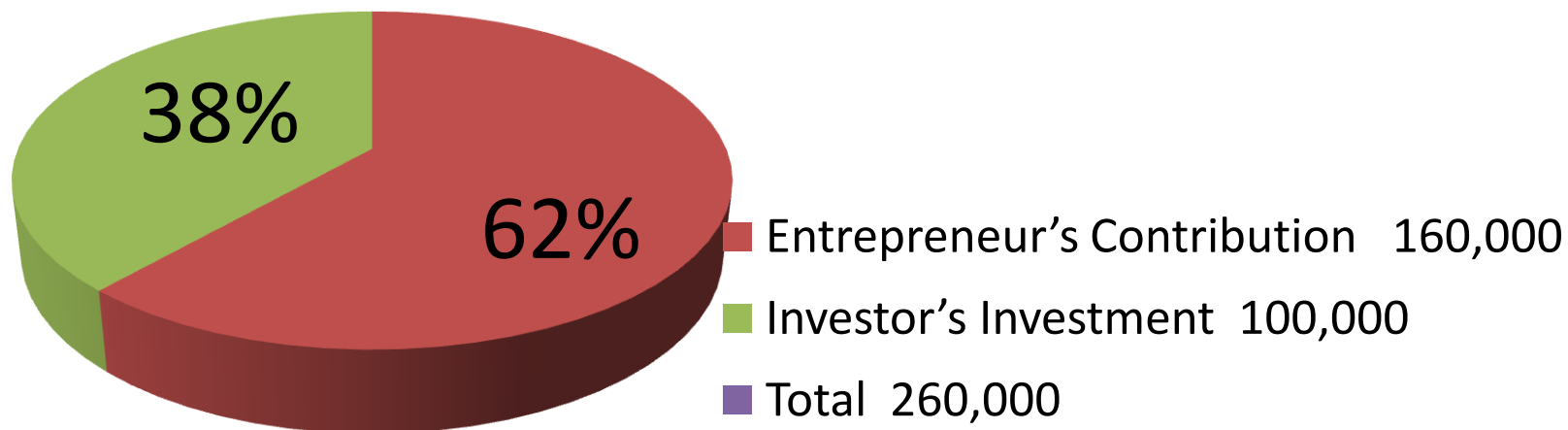
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Soap, Fairness cream, Powder, Lotion, Body Spray, Cosmetics, Soft drinks, Biscuit, Khata, Pen, Powder Milk, Salt, Mosquito Coil etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Soap, Fairness cream, Powder, Lotion, Body Spray, Cosmetics, Soft drinks, Biscuit, Khata, Pen, Powder Milk, Salt, Mosquito Coil etc	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		400	4,800
Generator bill		200	2,400
Mobile Bill		500	6,000
Transportation		600	7,200
Salary (self)		5,000	60,000
Guard		150	1,800
Total fixed Cost (D)		9,850	118,200
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (10 bag x 1900), Sugar, Flour, Pulse (8,000)	27,000	-	27,000
Soya bin Oil, Coconut oil, Mustard oil, soap	40,000	-	40,000
Energy bulb, Cosmetics, Mosquito coil, Khata, Pen	58,000	-	58,000
Garlic, Chili, Spice etc	20,000	-	20,000
Rice	-	38,000	38,000
Soya bin Oil	-	28,000	28,000
Sugar, Pulse etc	-	34,000	34,000
Security	15,000	-	15,000
Total	1,60,000	1,00,000	2,60,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Flour, Oil, Soap, Fairness cream, Powder, Lotion, Body Spray, Cosmetics, Soft drinks, Biscuit, Khata, Pen, Powder Milk, Salt, Mosquito Coil etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Soap, Fairness cream, Powder, Lotion, Body Spray, Cosmetics, Soft drinks, Biscuit, Khata, Pen, Powder Milk, Salt, Mosquito Coil etc	4,675	140,250	1,683,000	1,767,150	1,855,508
Total variable Expense (B)	4,675	140,250	1,683,000	1,767,150	1,855,508
Contribution Margin (CM) [C=(A-B)]	825	24,750	297,000	311,850	327,443
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		600	7,200	8,000	8,500
Generator Bill		200	2,400	2,600	2,800
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		1,000	12,000	14,000	16,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		2,500	30,000	30,000	30,000
Guard		200	2,400	3,000	3,200
Total Fixed Cost		13,250	159,000	163,100	166,500
Net Profit (E) [C-D]		11,500	138,000	148,750	160,943
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	138,000	148,750	160,943
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		98,000	206,750
	Total Cash Inflow	238,000	246,750	367,693
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	98,000	206,750	327,693

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 11 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













