Proposed NU Business Name: ANJOMAN GENERAL STORE



Project identification and prepared by: Nurul Amin, Bashon Unit, Gazipur

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST. AMENA MOST. AMENA MD NOZRUL ISLAM Branch: Gacha Gazipur, Centre # 39 (Female), Member ID: 4017, Group No: 05 Member since: 29-02-2007 to 17-04-2014 <i>(07 Years)</i> First Ioan: 5,000 taka.			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan	:	Outstanding loan: Nil Mother No 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	:	Eleven years experience in running business.
Training Info	:	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.

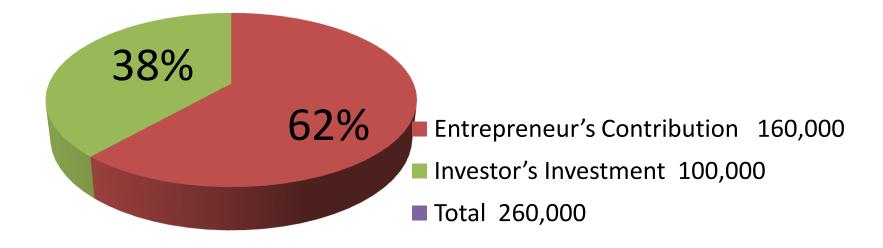
Proposed Nobin Udyokta Business Info

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)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
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			
	Investment Pay Back (Including			
2.3	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



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill : 11 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures















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