

Proposed NU Business Name: **ANISUR STORE**



Project identification and prepared by: Mr. Kabir
Raksam, Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ANISUR RAHMAN
Age	:	14/02/1982(33Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother
Address	:	Vill: Sundorpur,P.O:Kakonhat,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAHANAJ BEGUM
(iii) Father's name	:	MD. MONSUR RAHMAN
(iv) GB member's info	:	Branch:Pakri,godagari,Centre #22(Female), Member ID: 4444/1, Group No:10 Member since:05-08-2009 First loan: BDT -2000
Further Information:		Existing Loan: BDT 180000, Outstanding loan:172403
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	no
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01724951020
Father's Contact No.	:	01755083191
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHANAJ BEGUM joined Grameen Bank since 07years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculter.

Proposed Nobin Udyokta Business Info

Business Name	:	ANISUR STORE
Location	:	Sundorpur, Kakonhat, Godagari, Rajshahi
Total Investment in BDT	:	BDT 93,000
Financing	:	Self BDT 43000-(from existing business) 48% Required Investment BDT 50,000/-(as equity) 52%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Modi item▪The business is operating by entrepreneur. Existing no employees.▪Avarage gain▪The farm is owned.▪Agreed grace period is 3 months.

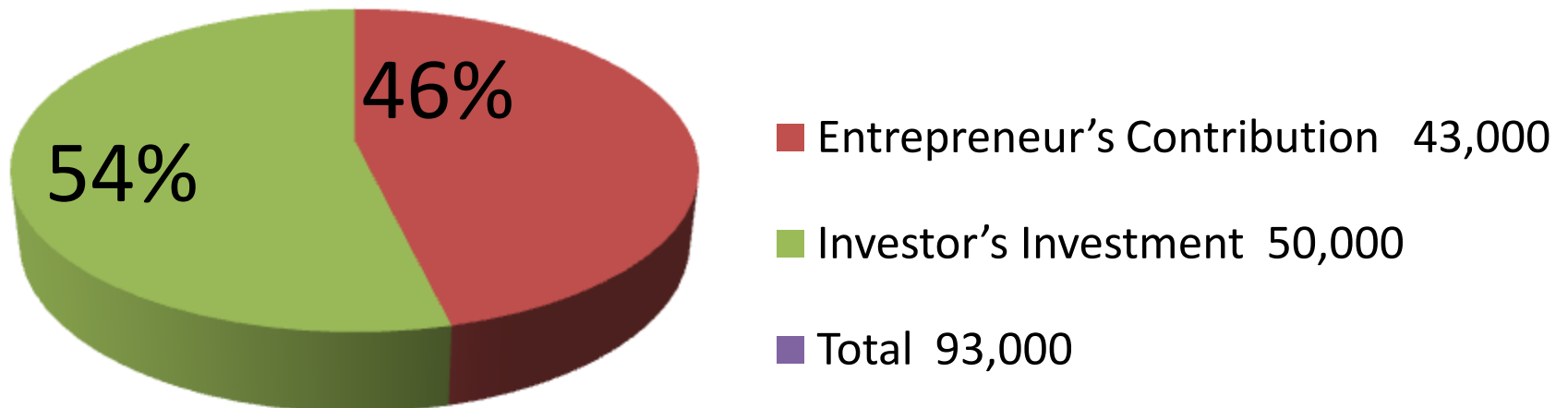
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less. Variable Expense			
Sales	3400	102000	1224000
Total variable Expense (B)	3400	102000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent			
Electricity Bill		1000	12000
Mobile Bill		100	1200
Salary (self)		5000	60000
Guard		100	1200
Transportation		300	3600
Entertainment		100	1200
Salary (staff)			
Bank service Charge			100
Total fixed Cost (D)		6600	79300
Net Profit (E) [C-D]		11400	136700

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shop	43,000	50,000	93,000
		0	
		0	
Total	43,000	50,000	93,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Sales Mudi Item	4000	120000	144000	1512000	1587600
Total Sales (A)	4000	120000	144000	1512000	1587600
Less. Variable Expense					
Sales Mudi Item	3400	102000	1224000	1285200	1349460
Total variable Expense (B)	3400	102000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent					
Electricity Bill		1000	12000	13000	15000
Mobile Bill		100	1200	1500	1800
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	4000	4500
Entertainment		100	1200	1500	2000
Salary (staff)					
Guard		100	1200	1500	2000
Bank service Charge			100	100	100
Total Fixed Cost		6600	79300	81600	85400
Net Profit (E) [C-D]		11400	136700	145200	152740
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	136700	145200	152740
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		116700	241900
	Total Cash Inflow	186700	261900	394640
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	116700	241900	374640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm :
Sundorpur,Kakonhat,Godagari,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Merit

Mediplus DS
Savlon ANTISEPTIC CREAM

Pepsodent
closeup
ME Pepsodent
Pepsodent
Pepsodent
closeup

Matador
Tooth Brush



LEXUS

50%

Laxmi

MR. ENERGY
Instant Energy Noodles

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