

## Proposed NU Business Name: ANIK GENERAL STORE



Project identification and prepared by: Modon Kumer Biswas,  
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



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

Name	:	<b>SAIDUL ISLAM ANIK</b>
Age	:	19-12-1994 ( 23 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	3 Brothers
Address	:	Vill: Tolna ,P.O:Tolna ,P.S: Khilkhhet, 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>MOST ARZINA BEGUM</b>
(iii) Father's name	:	<b>MD SOBUR MIAH</b>
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 13 (Female), Member ID: 1411/4 , Group No: 01 Member since: 20-04-1997( 20Years) First loan: BDT =10,000 /- Outstanding loan:= 50260 /-
Further Information:		
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01931-465389
Family's Contact No.	:	01990-837183
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**MOST ARZINA BEGUM** joined Grameen Bank since 20 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	ANIK GENAREL STORE
Location	:	Tolna,Khilkhet ,Dhaka
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 300,000/- (from existing business) 60% Required Investment BDT 20 0,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Size of shop	:	10 ft x 012ft=120 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Rice,oil soyabin,Shop,Solt,Egg,Ata,Fartiliger,Sugar,Dal etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>no</b> employee.</li><li>▪The shop is Onwer .</li><li>▪Collects goods from Tangi .</li><li>▪Agreed grace period is 3 months.</li></ul>

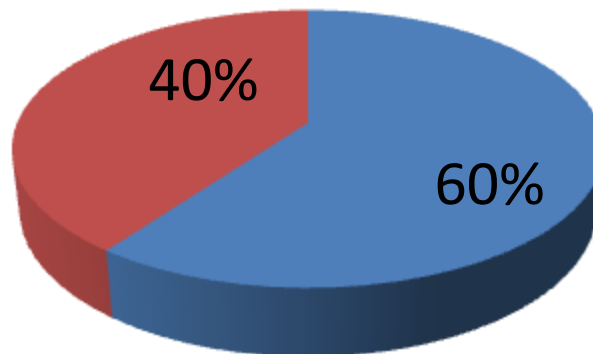
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Items	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Grocery Items	2,240	67,200	806,400
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Transportation		1,000	12,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (self)		7,000	84,000
<b>Total fixed Cost (D)</b>		<b>9,500</b>	<b>114,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,300</b>	<b>87,600</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	55	2450	134750	Rice	40	2450	98000	232,750
Oil soyabin	20	1600	32000	Oil soyabin	15	1600	24000	56,000
Shop	250	30	7500	Shop	150	30	4500	12,000
Solt	25	950	23750	Solt	25	950	23750	47,500
Egg	500	8	4000	Egg	400	8	3200	7,200
Ata	7	1100	7700	Ata	7	1100	7700	15,400
Oil Diesel	2	20000	40000	Oil Diesel	1	20000	20000	60,000
Sugar	5	2600	13000	Sugar	2	2600	5200	18,200
Dal	50	100	5000	Dal	50	100	5000	10,000
Machinaries			20000				0	20,000
Others			12300	Others			8,650	20,950
<b>Total</b>			<b>300,000</b>				<b>200,000</b>	<b>500,000</b>

## Source of Finance

■ Entrepreneur's contribution 300000 
 ■ Investor's Investment 200000 
 ■ Total 500000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Grocery Items	3,800	114,000	1,368,000	1,436,400	1,508,220
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3,800</b>	<b>114,000</b>	<b>1,368,000</b>	<b>1,436,400</b>	<b>1,508,220</b>
<b>Less. Variable Expense</b>					
Grocery Items	3,040	91,200	1,094,400	1,149,120	1,206,576
<b>Total variable Expense (B)</b>	<b>3,040</b>	<b>91,200</b>	<b>1,094,400</b>	<b>1,149,120</b>	<b>1,206,576</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>760</b>	<b>22,800</b>	<b>273,600</b>	<b>287,280</b>	<b>301,644</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		525	6,300	6,615	6,946
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		7,000	84,000	84,000	84,000
<b>Non Cash Item</b>					
Depreciation		333	4,000	4,000	4,000
<b>Total Fixed Cost</b>		<b>10,058</b>	<b>120,700</b>	<b>122,335</b>	<b>124,052</b>
<b>Net Profit (E) [C-D]</b>		<b>12,742</b>	<b>152,900</b>	<b>164,945</b>	<b>177,592</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)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	152,900	164,945	177,592
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		76,900	165,845
	<b>Total Cash Inflow</b>	<b>356,900</b>	<b>245,845</b>	<b>347,437</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,900</b>	<b>165,845</b>	<b>267,437</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Own Business :05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









বিসুমিদ্ধাহির রাহমানির রাহিম



# ডুমনী ইউনিয়ন পরিষদ

তেজগাঁও উন্নয়ন সার্কেল, পোঃ তলনা, থানাঃ বিলক্ষেত, জেলাঃ ঢাকা-১২২৯।



## ট্রেড লাইসেন্স

বহি নং: ০৪(৬৪)

তারিখ: ২৩/০৭/২০১৬

স্বত্বাধিকারের নাম: আনিক বেদনাবেন সৈয়দ

মালিকের নাম: আব্দুল ইসলাম আনিক

শিক্ষা বা পেশার নাম: মোঃ আবুর মিয়া লাইসেন্স নম্বর: ৫১৫ তারিখ: ০২/১৯/১৬

মাতার নাম: আরকিনা বেদন স্থায়ী ঠিকানা: তলনা, বিলক্ষেত, ঢাকা

বর্তমান ঠিকানা: শ্রীমতী তলনা, পোঃ তলনা,

মান্দা, বিলক্ষেত, থানা: ঢাকা

লাইসেন্স ফি: ৫০০/-  স্থায়ী  বয়স্ক  অস্থায়ী  বাকী

সর্বমোট: ৫০০/- ১০/৬/১৬

২০১৬/২০১৭ সালের জন্য ডুমনী ইউনিয়নে আবশ্যিকীয় ব্যবসায় চালু করা আইনের অনুমতি দেওয়া হইল। ০৩/০৩/২০

অত্র লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বছর লাইসেন্স নবায়ন করিতে হইবে।

[Signature]  
আব্দুল ইসলাম  
ডুমনী ইউনিয়ন পরিষদ

[Signature]  
ডুমনী ইউনিয়ন পরিষদ  
পোঃ তলনা, থানা: ঢাকা



# FAMILY PICTURE

