

Proposed NU BusinessName: **Anupom Store**



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Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Anupom Sharkar
Age	:	12-07-1997(20 Years)
Education, till to date	:	S,S,C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brothers & 1 Sister.
Address	:	Vill: Brramon Kusia, P.O: Garinda P.S: Tangail Sadar , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SHAFALI SARKER
(iii) Father's name	:	AROUN SARKER
(iv) GB member's info	:	Branch:Sorus Tangail, Centre # 44 (male), Member ID : 3714.3 , Group No: 05 Member since:03/05/2010(07 Years) First loan: BDT 10,000 /- Outstanding loan:82,400/-
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 and Training Info	:	08 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.	:	01757676117
Family's Contact No.	:	01713518193
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AROUN SARKER joined Grameen 27 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	Anupom Store
Location	:	Brramon Kusia, Tangail Sadar.
Total Investment in BDT	:	BDT 215,000/-
Financing	:	Self BDT 145,000/- (from existing business 67% Required Investment BDT 70,000/- (as equity) 33 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400square 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,Cold drink,Rice, Dall,Shoe,Cosmetics etc.▪The business is operating by entrepreneur. Existing no employee.▪Average 10% gain on sales.▪The shop is Own.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

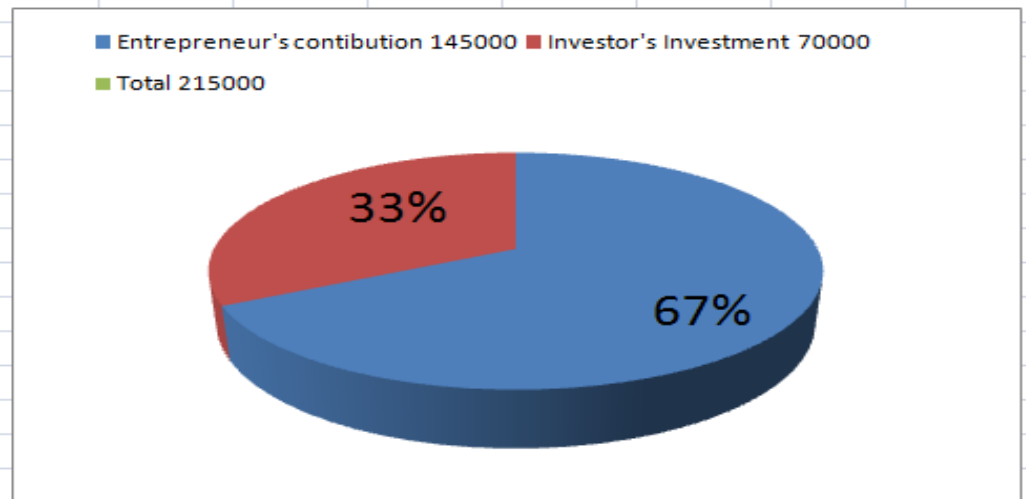
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cold drink,Rice, Dall,Shoe,Cosmetics etc	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Cold drink,Rice, Dall,Shoe,Cosmetics etc	9,000	270,000	3,240,000
Total variable Expense (B)	9,000	270,000	3,240,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4800
Transportation		5000	60000
Salary(Self)		5000	60000
Entertainment		300	3600
Mobile Bill		200	2400
Total fixed Cost (D)		10900	130800
Net Profit (E) [C-D]		19,100	229,200

Investment Breakdown

	Particulars	Existing	Proposed	Proposed Total
1	Rice	25,000	20,000	45,000
2	Dall	12,000	5,000	17,000
3	Oil	15,000	0	15,000
4	Vusi	50,000	0	50,000
5	Moyda	3,000	5000	8,000
6	Suger	15,000	10,000	25,000
7	bout	5,000	0	5,000
9	Others	20,000	10,000	30,000
10	Cosmetics	0	20000	20,000
	Total	145,000	70,000	215,000

Source of Finance

Entrepreneur's contibution 145000	145,000
Investor's Investment 70000	70,000
Total 215000	



Financial Projection (BDT)

BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Paracetamol ,Omiplagol , Batamin,s ,Calcium, Dibi , Alominoum, Bkash, etc .	12,000	360,000	4,320,000	4,536,000	4,762,800
	0	0	0	0	0
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	4,762,800
Less. Variable Expense					
Paracetamol ,Omiplagol , Batamin,s ,Calcium, Dibi , Alominoum, Bkash, etc .	10,800	324,000	3,888,000	4,082,400	4,286,520
Total variable Expense (B)	10,800	324,000	3,888,000	4,082,400	4,286,520
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		5,500	66,000	66,000	66,000
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		11,600	139,200	139,500	139,815
Net Profit (E) [C-D]		24,400	292,800	314,100	336,465
Investment Payback			28,000	28,000	28,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	292,800	314,100	336,465
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		264,800	550,900
	Total Cash Inflow	362,800	578,900	887,365
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	264,800	550,900	859,365

SWOT ANALYSIS

STRENGTH

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



স্বাদাত নতুন নাম



কাপড়কে করে **দ্বিগুণেরও বেশী** সা

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FAMILY PICTURE

