

# Proposed NU Business Name: **ANISHA AND RIASHA ENTER PRIZE**



Project identification and prepared by: Md.Nasir uddin sheikh  
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



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

Name	:	<b>Md.Abdul mottaleb mojumder</b>
Age	:	31/10/1984 ( 33 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brother 02 Sisters
Address	:	Vill: Chagal naiya, P.O: Chagal naiya, P.S: Chagal naiya, Dist: Feni.
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>MONIRER NESHA</b>
(iii) Father's name	:	<b>MD.ABDUL SALAM MOJUMDER</b>
(iv) GB member's info	:	Branch: Chagal naiya, Centre # 35/(Female), Member ID:2783, Group No: 01 Member since: 05-03-2003 First loan: BDT 5,000/- Existing loan: BDT 25,000/- Outstanding loan: BDT 0,00/-
Further Information:		
(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	:	Three years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-925101
Mother's Contact No.	:	01838-178827
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Monirer Nesa** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

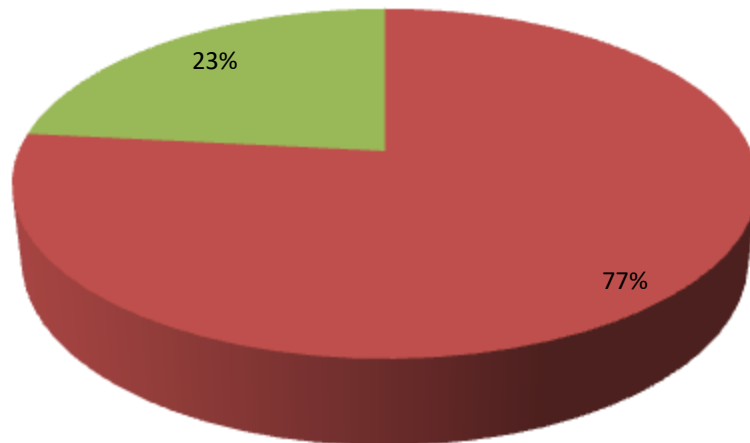
Business Name	:	<b>ANISHA AND RIASHA ENTER PRIZE</b>
Location	:	Chagal naiya, Chagal naiya, Chagal naiya, Dhaka.
Total Investment in BDT	:	BDT 2,99,900/-
Financing	:	Self BDT 2,29,900/- (from existing business) 77% Required Investment BDT,70,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft. = 150 square ft
Security of the shop	:	0/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse,Suger,Soyabeen Oil, Cosmetics etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in Own place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Soft drink,Rice.Dal,Biscuits,Salt,Soap etc	3000	90000	1080000
<b>Total Sales(A)</b>	3000	90000	1080000
Less Variable Expense (B)			
Soft drink,Rice.Dal,Biscuits,Salt,Soap etc	2550	76500	918000
<b>Total Variable Expense</b>	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		400	4800
Salary (Self)		5000	60000
Entertainment		400	4800
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6900</b>	<b>82800</b>
<b>Net Profit (E)= [C-D]</b>		<b>6600</b>	<b>79200</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	47,000	23,500	70,500
Dal	40,000	0	40,000
Suger	40,500	13,500	54,000
Oil	18,000	27,000	45,000
Soap	12,000	2,010	14,010
Salt	7,400		7,400
Coconut Oil	31,500	3,990	35,490
Wheel power	4,500	0	4,500
Biscuits	9,000	0	9,000
Others	20,000	0	20,000
<b>Total</b>	<b>229,900</b>	<b>70,000</b>	<b>299,900</b>



- Entrepreneur's Contribution 229,900
- Investor's Investment 70,000
- Total 299,900

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Soft drink,Normal water,Biscuits,Ice-cream etc	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	<b>2975</b>	<b>89250</b>	<b>1071000</b>	1124550	<b>1180778</b>
<b>Total Variable Expense</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	<b>1124550</b>	<b>1180778</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208373</b>
<b>Less Fixed Expense</b>					
Electric Bill		500	6000	6500	6900
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7300</b>	<b>84000</b>	<b>84900</b>	<b>85715</b>
<b>Net Profit (E)= [C-D]</b>		<b>8450</b>	<b>101400</b>	<b>106470</b>	<b>111794</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	101400	106470	111794
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73400	151870
	<b>Total Cash Inflow</b>	<b>171,400</b>	<b>179,870</b>	<b>263,664</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>73,400</b>	<b>151,870</b>	<b>235,664</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Jinjira, Birulia, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





বিসমিল্লাহির রাহমানির রাহীম  
**আনিশা এন্ড রিয়াশা এন্টার**  
থানা পাড়া, ছাগলনাইয়া, নে













# FAMILY PICTURE

