

## Proposed NU Business Name: **ANOWARA STORE**



Project identification and prepared by: Md Belal Hossain,  
Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



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

Name	:	<b>TAZUDDIN</b>
Age	:	05-04-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son & 2 Daughter
No. of siblings:	:	2 Brothers & 5 Sisters
Address	:	Vill: Uttor Joshpur, P.O: Uttor Joshpur, P.S: Chagolnaiya, 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>LATE. ANOWARA BEGUM</b>
(iii) Father's name	:	<b>LATE. NURUL HOQ</b>
(iv) GB member's info	:	Branch: Joshpur , Centre # 25 (Female), Member ID: 4543/1, Group No: 08 Member since: 01-05-2007 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01878-771191
Mother's Contact No.	:	01852-204717
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE. ANOWARA BEGUM** 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 business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANOWARA STORE</b>
Location	:	Mirjabazar bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 340,000/-(from existing business) 85% Required Investment BDT 60,000/-(as equity) 15%
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
Implementation	:	<ul style="list-style-type: none"><li>▪He has a Grocery shop.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Feni.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

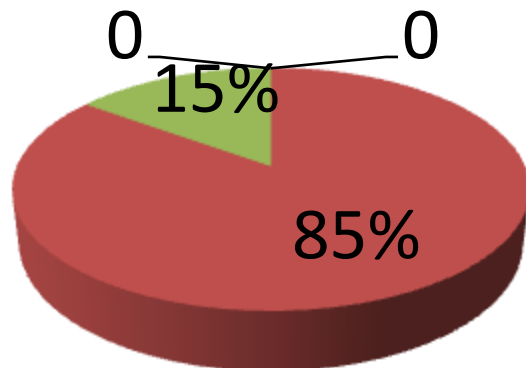
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Confectionery item	90,000	1,080,000
<b>Total Sales (A)</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>		
Confectionery item	72,000	864,000
<b>Total variable Expense (B)</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Transportation	300	3,600
Guard	300	3,600
Rent	2,000	24,000
<b>Total fixed Cost (D)</b>	<b>8,600</b>	<b>103,200</b>
<b>Net Profit (E) [C-D]</b>	<b>9,400</b>	<b>112,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Grocery item	1	240000	240,000	1	60000	60,000	300,000
Security	1	100000	100,000	0	0	0	100,000
<b>Total</b>	<b>2</b>	<b>340000</b>	<b>340,000</b>	<b>1</b>	<b>60,000</b>	<b>60,000</b>	<b>400,000</b>

## Source of Finance



- Entrepreneur's Contribution 340,000
- Investor's Investment 60,000
- Total 400,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Confectionery item	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>				
Confectionery item	96,000	1,152,000	1,209,600	1,270,080
<b>Total variable Expense (B)</b>	<b>96,000</b>	<b>1,152,000</b>	<b>1,209,600</b>	<b>1,270,080</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	500	6,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,400	2,400
Transportation	400	4,800	5,500	6,000
Guard	300	3,600	3,600	3,600
Rent	2,000	24,000	24,000	24,000
<b>Total Fixed Cost</b>	<b>8,800</b>	<b>105,600</b>	<b>114,000</b>	<b>116,000</b>
<b>Net Profit (E) [C-D]</b>	<b>15,200</b>	<b>182,400</b>	<b>188,400</b>	<b>201,520</b>
<b>Investment Payback</b>		<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	182,400	188,400	201,520
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		158,400	322,800
	<b>Total Cash Inflow</b>	<b>242,400</b>	<b>346,800</b>	<b>524,320</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>158,400</b>	<b>322,800</b>	<b>500,320</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 15 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







শুভ-সংবাদ  
শুভ-সংবাদ

100% গ্যারান্টি

WALTON  
WARRANTY

কম্পেন্সার  
B  
ফ্রিজ  
গ্যারান্টি

SOYABEAN OIL



# FAMILY PICTURE

