

**Proposed NU Business Name: ANOWAR HOSSAIN STORE**



Project identification and prepared by: Md. Aman ulla  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD:ANOWAR HOSSAIN</b>
Age	:	01-01-1990(27 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried.
Children	:	N/A
No. of siblings:	:	06 Brothers,01 Sisters.
Address	:	Vill: Purbo chandrapur, P.O:Boyragirhat P.S: Danbhoyian, 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>SOBURA</b> <input checked="" type="checkbox"/> <input type="checkbox"/>
(iii) Father's name	:	<b>BOLU MIA</b>
(iv) GB member's info	:	Branch:Kadra, Sandbag Centre # 06(Female), Member ID: 6424, Group No: 08 Member since: 2000 to 2010 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan:Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	15years experience in running business. 05 years is won business. He has 10 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822201958
Family's Contact No.	:	01840554034
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**SOBURA KHATUN** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

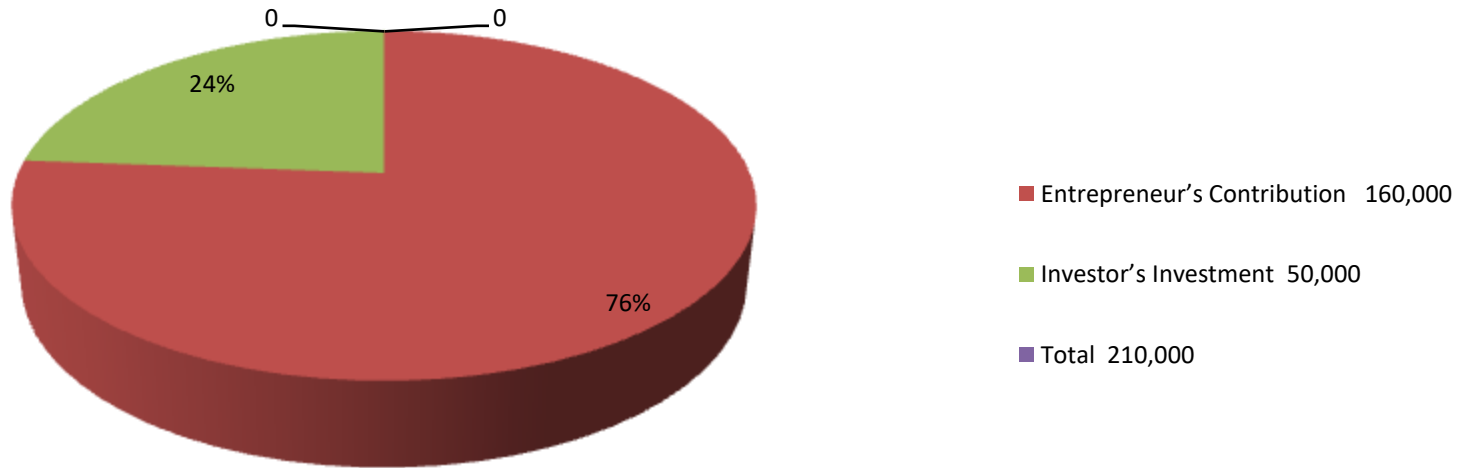
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANOWAR HOSSAIN STORE</b>
Location	:	JanataBank road,Boyragirhat,Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/-(from existing business) 76% Required Investment BDT 50000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft*10ft=200squareft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Softdrinks,Biscuites,Chipes etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Softdrinks,Biscuites,Chipes etc.	5000	150000	1800000
<b>Total sales (A)</b>	5000	150000	1800000
<b>Less Variable Exp.</b>			
Softdrinks,Biscuites,Chipes etc.	4250	127500	1530000
<b>Total Variable exp. (B)</b>	4250	127500	1530000
<b>Contribution Margin CM [C= (A-B)]</b>	750	22500	270000
<b>less fixed exp.</b>			
Rent		700	8400
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		100	1200
Gird		60	720
Generator		150	1800
Mobile bill		500	6000
<b>total fixed cost (D)</b>		8010	96120
<b>Nit profit</b>		14490	173880

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Biscuties	0	0	30000	0	0	20000	50000
Chips	0	0	20000	0	0	10000	30000
Mum water	0	0	30000	0	0	20000	50000
Speed	0	0	40000	0	0	0	40000
Others	0	0	20000	0	0	0	20000
Security	0	0	20000	0	0	0	20000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>160000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>210000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Softdrinks,Biscuites,Chipes etc.	9595	287850	3454200	3626910	3808255.5
<b>Total Sales (A)</b>	9595	287850	3454200	3626910	3808255.5
less variable Expenses					
Softdrinks,Biscuites,Chipes etc.	8155.75	244672.5	2936070	3082874	3237017.2
Total variable Expenses (B)	8155.75	244672.5	2936070	3082874	3237017.2
<b>Contribution Margin (CM)= (A-B)</b>	1439.25	43177.5	518130	544036.5	571238.33
<b>Less Fixed Expenses</b>					
Rent		700	8400	8400	8400
Electricity bill		1000	12000	12200	12400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gird		60	720	720	720
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
<b>Total Fixed Cost</b>		14210	170520	171120	171720
<b>Net Profit (E) (C-D)</b>		28967.5	347610	364990.5	383240.03
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	347610	364990.5	383240.025
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		327,610	672,601
	<b>Total Cash Inflow</b>	<b>397,610</b>	<b>692,601</b>	<b>1,055,841</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>327,610</b>	<b>672,601</b>	<b>1,035,841</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 shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









হসলামি  
কম্পানি  
কম্পানি

Export Quality  
হসলামিয়া ফুড প্রাইভেট লিমিটেড  
কম্পানি

হসলামিয়া ফুড প্রাইভেট লিমিটেড  
কম্পানি

Dyna  
HOP  
DESIGN

BOMBAY STREET  
SNACK FOOD

BOMBAY STREET  
SNACK FOOD

BOMBAY STREET  
SNACK FOOD









# FAMILY PICTURE

