

M S ANOWAR GENERAL STORE



Project identification and prepared by: Nurul Amin, Bashon Unit, Dhaka
Project verified by: Md Rafiqul Islam

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ANOWAR HOSEN
Age	:	08-04-1983 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Baroboika P.O: Chandona P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. AMENA BEGUM
(iii) Father's name	:	MD HELAL UDDIN
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 81 (Female), Member ID: 8881, Group No: 08 Member since: 20-02-2004 (10 Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 50,000 Outstanding loan: BDT 16,963
(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	:	Twelve years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01686-449037
Mother Contact No.	:	01915-579105
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Amena Begum is a member of Grameen Bank since 10 years. At first she took 10,000 taka loan from Grameen Bank. Most. Amena Begum gradually took loan from GB. Utilize loan in cow rearing and Agriculture. She made a house.

Proposed Nobin Udyokta Business Info

Business Name	:	M S ANOWAR GENERAL STORE
Location	:	At entrepreneur own house, Baroboika, Gazipur
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics, Tea, betel leaf etc.▪Average 50% gain on tea and betel leaf sales.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Joydebpur, Chourasta.▪Agreed grace period is 4 months.

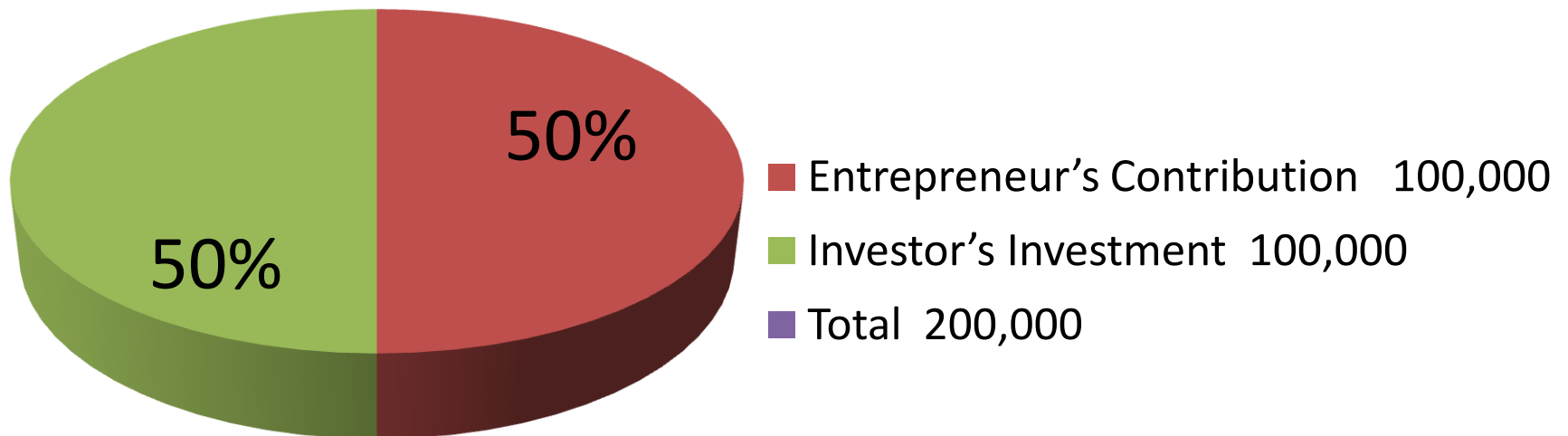
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,000	60,000	720,000
Tea (80 Cup x 5)	400	12,000	144,000
Betel Leaf (50 x 5)	250	7,500	90,000
Total Sales (A)	2,650	79,500	954,000
Less. Variable Expense			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	1,760	52,800	633,600
Tea, Sugar, Milk	200	6,000	72,000
Betel Leaf	125	3,750	45,000
Total variable Expense (B)	2,085	62,550	750,600
Contribution Margin (CM) [C=(A-B)]	565	16,950	203,400
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		6,000	72,000
Entertainment		300	3,600
Others		500	6,000
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D]		8,550	102,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	88,000	1,00,000	1,88,000
Fridge	12,000	-	12,000
Total	1,00,000	1,00,000	2,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Tea (100 Cup x 5)	500	15,000	180,000	189,000	198,450
Betel Leaf (70 x 5)	350	10,500	126,000	132,300	138,915
Total Sales (A)	4,350	130,500	1,566,000	1,644,300	1,726,515
Less. Variable Expense					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,080	92,400	1,108,800	1,164,240	1,222,452
Tea	250	7,500	90,000	94,500	99,225
Betel Leaf	175	5,250	63,000	66,150	69,458
Total variable Expense (B)	3,505	105,150	1,261,800	1,324,890	1,391,135
Contribution Margin (CM) [C=(A-B)]	845	25,350	304,200	319,410	335,381
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		1,500	18,000	20,000	22,000
Salary (self)		6,000	72,000	72,000	72,000
Entertainment		400	4,800	5,500	6,000
Others		500	6,000	6,000	6,000
Non Cash Item					
Depreciation		200	2,400	2,400	2,400
Total Fixed Cost		9,450	113,400	116,500	119,500
Net Profit (E) [C-D]		15,900	190,800	202,910	215,881
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	190,800	202,910	215,881
1.3	Depreciation (Non cash item)	2,400	2,400	2,400
1.4	Opening Balance of Cash Surplus		153,200	318,510
	Total Cash Inflow	293,200	358,510	536,791
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	153,200	318,510	496,791

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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
Local competitors;

Pictures















জিমে এগ্রোফুড



মার্কা

উপরি কৃষিকারক বায়ুসিক্ত ধান থেকে
১০০% পরিষ্কার

১ বর্গ তকালরক
প্রোডাক্টস

জিমের স্পেশাল আঠাশ চাউল

জিমে এগ্রোফুড











FAMILY PICTURE

