

Proposed NU Business Name: **ANITA STORE**



Project identification and prepared by: Md. Ebadot Hossain,
Jampurki Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ASAD
Age	:	13-02-1982 (33 Years)
Education, till to date	:	Class six
Marital status	:	Married
Children	:	2 Sun, 1 daughter
No. of siblings:	:	2 Brothers 3 Sister
Address	:	Vill: Pakulla P.O.S: Jamurki P.S: Mirjapur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RUPJAN (RUPBANU)
(iii) Father's name	:	DULAL
(iv) GB member's info	:	Branch: Jamurki, Mirjapur, Centre # 40(Female), Member ID: 2051, Group No: 03 Member since: 17-07-1985 (30Years) First loan: 2,000 taka.
Further Information:		Existing Loan 25,000. Outstanding loan: 21,125
(v) Who pays GB loan installment	:	Brother
(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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-245578
Mother's Contact No.	:	01711-075458
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUPJAN is a member of Grameen Bank since 30 Years . At first he took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in sun business.

Proposed Nobin Udyokta Business Info

Business Name	:	ANITA STORE
Location	:	Pakulla East para, Self house
Total Investment in BDT	:	BDT 1,25,000
Financing	:	Self BDT 50,000(from existing business) 40% Required Investment BDT 75,000(as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 07 ft= 105 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Rice, Plus, Flour, Turmeric, Chili, Garlic, Onion, Samai, Oil, Sugar, Soap, Biscuit, Chanature, Powder, Coil, Soft Drink , cosmetics etc.▪Average 15% gain on Sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Owned.▪Collects goods from pakulla▪Agreed grace period is 4 months.

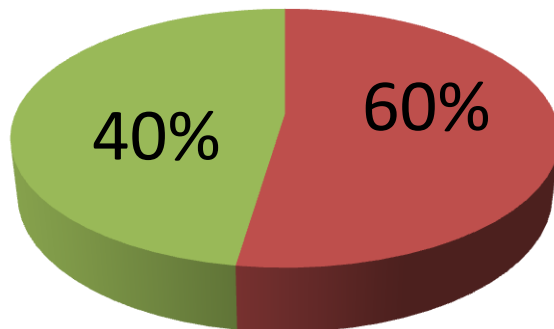
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Plus, Flour, Turmeric, Chili, Garlic, Onion, Samai, Oil, Sugar, Soap, Biscuit, Chanature, Powder, Coil, Soft Drink , cosmetics etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Rice, Plus, Flour, Turmeric, Chili, Garlic, Onion, Samai, Oil, Sugar, Soap, Biscuit, Chanature, Powder, Coil, Soft Drink , cosmetics etc.	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Electricity bill		200	2,400
Transportation		250	3,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total Fixed Cost		5,950	71,400
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice 2*1500	3,000	15,000	18,000
Plus (20kg*100)	2,000	4,800	6,800
Flour 1 bag*1100	1,100	8,800	9,900
Oil 20l*90	1,800	15,600	17,400
Sugar 1.5bag*55	1,870	7,350	9,220
Turmeric, Chili, Garlic, Onion, Samai, Soap, Biscuit, Chanature, Powder, Coil, Soft Drink , cosmetics etc.	30,230	23,450	53,680
Fridge	10,000	-	10,000
Total	50,000	75,000	125,000

Source of Finance



- ➡ Entrepreneur Contribution : 50,000
- ➡ Investor Investment: 75,000
- ➡ Total Investment : 125,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice, Plus, Flour, Turmeric, Chili, Garlic, Onion, Samai, Oil, Sugar, Soap, Biscuit, Chanature, Powder, Coil, Soft Drink , cosmetics etc.	3,500	105,000	1,260,000	1,323,000
Total Sales (A)	3,500	105,000	1,260,000	1,323,000
Less. Variable Expense				
Rice, Plus, Flour, Turmeric, Chili, Garlic, Onion, Samai, Oil, Sugar, Soap, Biscuit, Chanature, Powder, Coil, Soft Drink , cosmetics etc.	2,975	89,250	1,071,000	1,124,550
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550
Contribution Margin (CM) [C=(A-B)	525	15,750	189,000	198,450
Less. Fixed Expense				
Electricity bill		200	2,400	12,500
Transportation		400	4,800	17,500
Mobile Bill		300	3,600	6,600
Salary (self)		5,000	60,000	2,400
Entertainment		300	3,600	15,000
Non Cash Item:				
Fridge		167	2000	2000
Total Fixed Cost		6,367	76,400	77,400
Net Profit (E) [C-D)		9,383	112,600	121050
Investment Payback			45,000	45,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	75,000	
1.2	Net Profit	112,600	121050
1.3	Depreciation (Non cash item)	2000	2000
1.4	Opening Balance of Cash Surplus		69,600
	Total Cash Inflow	189,600	192,650
2	Cash Outflow		
2.1	Purchase of Product	75,000	
2.2	Payment of GB Loan	-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	45,000	45,000
	Total Cash Outflow	120,000	45,000
3	Net Cash Surplus	69,600	147,650

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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











-ঃ সম্মানিত সদস্যদের দৃষ্টি আকর্ষণ :-

১. পাশ বই ছাড়া কোন লেনদেন করবেন না। আপনার সঞ্চয় এবং কিস্তির টাকা পাশ বইয়ে এন্ট্রি হয়েছে কিনা এবং গ্রহণকারীর স্বাক্ষর আছে কিনা দেখে নিন।
২. সঞ্চয় জমা ও উত্তোলনের টাকা পাশ বইয়ে এন্ট্রি হয়েছে কিনা দেখে নিন।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



আসাদ

নাম: আসাদ

Name: ASAD

পিতা: দুলাল

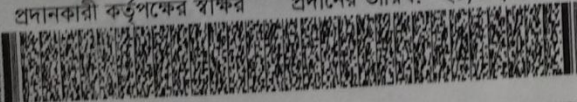
মাতা: রূপজান

Date of Birth: 13 Feb 1982

ID NO: 9316663781058

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: পাকুল্যা, পাকুল্যা, ডাকঘর: জামুকা - ১৯৪৪, মির্জাপুর, টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/০৭/২০০৮



গ্রামীণ ব্যাংক

জামুকা মির্জাপুর শাখা

সহজ ঋণের পাশ বই

নাম *আসাদ*
ঋণী নং *২০৫*
গ্রুপ নং *০৬*
কেন্দ্র নং *৪৮২*
কেন্দ্রের নাম *জামুকা*
বই ইস্যুর তারিখ *২০/০৭/২০০৮*
শাখা ব্যবস্থাপকের স্বাক্ষর *আসাদ*

FAMILY PICTURE

