

## Proposed NU Business Name: **ANJOLI VARIETIES STORE**



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Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



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

Name	:	<b>SREE SUDEB KARMAKAR</b>
Age	:	10-05-1984(32 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Sisters 5 Brothers
Address	:	Vill: Borai kormokar para, P.O: Dupchachia, P.S: Dupchachia, Dist: Bogra
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>RANU BALA KARMAKAR</b>
(iii) Father's name	:	<b>LATE BISHWANATH KARMAKAR</b>
(iv) GB member's info	:	Branch: Birkedar, kahalu, Centre # 11(Female), Member ID: 2833/2, Group No: 003 Member since: 20-5-1995- 2001 (06Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 100000, 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

## ***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	:	4 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.	:	01729-108334
Mother's Contact No.	:	01733-276680
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RANU BALA KARMAKAR** joined Grameen Bank since 6 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANJOLI VARIETIES STORE</b>
Location	:	Dupchachia mail busstand
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 160,000/-(from existing business) 67% Required Investment BDT 80,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08ft x 20ft= 160square ft
Security of the shop	:	BDT 150,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; plastic &amp; RFL items etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from, Bogra.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

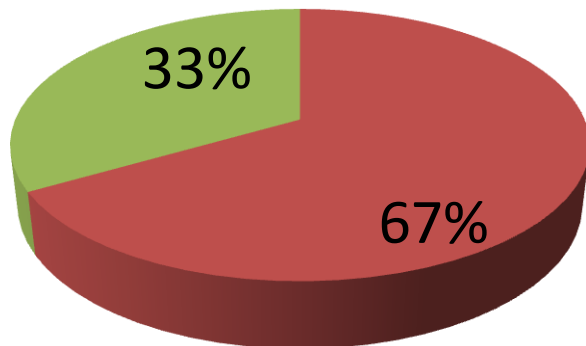
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Plastic Item	3,500	105,000	1,260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Plastic Item	2,975	89,250	1,071,000
<b>Total variable Expense (B)</b>	<b>2,975</b>	<b>89,250</b>	<b>1,071,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		300	3,600
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Transportation		500	6,000
Guard		200	2,400
<b>Total fixed Cost (D)</b>		<b>9,000</b>	<b>108,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,750</b>	<b>81,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bucket, Rack, Jug	30,000	10,000	40,000
Drum	15,000	15,000	30,000
Malamine	25,000	10,000	35,000
Sharif Malamine	15,000	11,500	26,500
RFL Malamine	20,000	10,000	30,000
Kids Item	20,000	5,000	25,000
Bath tub, Brush	20,000	8,000	28,000
Spone, Handle etc	15,000	10,500	25,500
<b>Total</b>	<b>160,000</b>	<b>80,000</b>	<b>240,000</b>

## Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 80,000
- Total 240,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Plastic Item	4,850	145,500	1,746,000	1,833,300
<b>Total Sales (A)</b>	<b>4,850</b>	<b>145,500</b>	<b>1,746,000</b>	<b>1,833,300</b>
<b>Less. Variable Expense</b>				
Plastic Item	4,123	123,675	1,484,100	1,558,305
<b>Total variable Expense (B)</b>	<b>4,123</b>	<b>123,675</b>	<b>1,484,100</b>	<b>1,558,305</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>728</b>	<b>21,825</b>	<b>261,900</b>	<b>274,995</b>
<b>Less. Fixed Expense</b>				
Rent		2,000	24,000	24,000
Electricity Bill		300	3,600	4,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	7,000
Transportation		800	9,600	10,500
Guard		200	2,400	3,000
<b>Total Fixed Cost</b>		<b>9,400</b>	<b>112,800</b>	<b>116,500</b>
<b>Net Profit (E) [C-D]</b>		<b>12,425</b>	<b>149,100</b>	<b>158,495</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	149,100	158,495
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		101,100
	<b>Total Cash Inflow</b>	<b>229,100</b>	<b>259,595</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>101,100</b>	<b>199,595</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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









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বালতি

দেশের  
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অঞ্জলি ড্যারাইটি স্টোর

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সহজ হোক পাওয়া  
সংস্করণ: কৃষক মার্গে  
০০৮৮-১০১০০০  
প্রোগ্রাম: শহিদ প্রায়শ্চিত্ত











