

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



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Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MOST RAWSHANARA BEGUM</b>
Age	:	27037-1988 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: West Bodh Para, P.O: Budhpara, P.S: Motihar, Dist: Rajshahi
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>MOST. LOTIFA BEGUM</b>
(iii) Husband's name	:	<b>MD ABUL BASHAR RENTU</b>
(iv) GB member's info	:	Branch: Parila Poba; Centre # 40 (Female), Member ID: 4937/1, Group No: 07 Member since: 05-02-2007 (09Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: 50,000/- , Outstanding loan: BDT48,900/-
(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	:	2 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.	:	01709-420616
Family's Contact No.	:	01845-144016
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. LOTIFA BEGUM** joined Grameen Bank since 09 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANIKA STORE</b>
Location	:	West Modupara, Rajshahi
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 120,000/-(from existing business) 60% Required Investment BDT 80,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 168 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is owned.</li><li>▪Collects goods from Rajshahi, Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

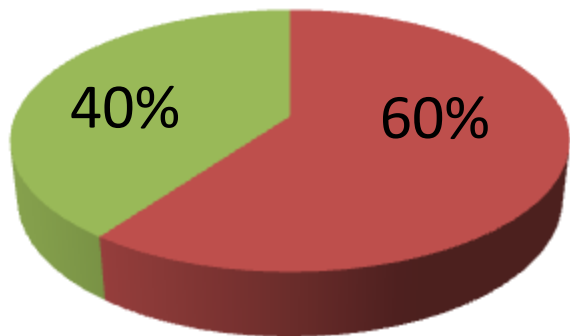
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery 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>			
Grocery item	3,080	92,400	1,108,800
<b>Total variable Expense (B)</b>	<b>3,080</b>	<b>92,400</b>	<b>1,108,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		700	8,400
Entertainment		500	6,000
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>7,300</b>	<b>87,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,300</b>	<b>63,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	10	1400	14,000	22	1400	30,800	44,800
Oil	80	65	5,200	150	65	9,750	14,950
Soap	85	40	3,400	250	40	10,000	13,400
Sugar	1	10000	10,000	0	0	0	10,000
Cosmetics	200	100	20,000	200	100	20,000	40,000
Grocery Item	200	100	20,000	94	100	9,400	29,400
Stationery	300	100	30,000	0	0	0	30,000
Others	200	87	17,400	1	50	50	17,450
<b>Total</b>	<b>1076</b>		<b>120,000</b>	<b>717</b>		<b>80,000</b>	<b>200,000</b>

## Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 80,000
- Total 200,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery item	4,600	138,000	1,656,000	1,738,800
<b>Total Sales (A)</b>	<b>4,600</b>	<b>138,000</b>	<b>1,656,000</b>	<b>1,738,800</b>
<b>Less. Variable Expense</b>				
Grocery item	4,048	121,440	1,457,280	1,530,144
<b>Total variable Expense (B)</b>	<b>4,048</b>	<b>121,440</b>	<b>1,457,280</b>	<b>1,530,144</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>552</b>	<b>16,560</b>	<b>198,720</b>	<b>208,656</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		500	6,000	6,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	14,000
Entertainment		500	6,000	7,000
Guard		100	1,200	1,200
<b>Total Fixed Cost</b>		<b>7,700</b>	<b>92,400</b>	<b>96,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,860</b>	<b>106,320</b>	<b>112,456</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	106,320	112,456
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		58,320
	<b>Total Cash Inflow</b>	<b>186,320</b>	<b>170,776</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>58,320</b>	<b>122,776</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 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







বোরাক ফুড

বোরাক ফুড  
বিসিক, কুমিল্লা  
ফোন : ০১৭৩০১০৯৮৮  
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# FAMILY PICTURE

