

Proposed NU Business Name: **ANOWER FOOD CORNER**



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Dagonbhuiyan, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ANWAR HOSSAIN CHOWDORY
Age	:	31-12-1990 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	03 Brothers & 03 Sisters
Address	:	Vill:North Barahigobindo, P.O:Joyloskor,P.S:Dagonbhuiyan,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	:	AYSHA KHATUN
(iii) Father's name	:	OHIDUR RAHMAN
(iv) GB member's info	:	Branch: Joyloskor,Dagonbhuiyan, Centre # 18 (Female), Member ID: 1397, Group No: 01 Member since: 19-12-2003 (14 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/-, Outstanding loan: BDT 23,600/-
(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	:	14 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.	:	01820-224926
Family's Contact No.	:	01672-368034
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYSHA KHATUN joined Grameen Bank since 14 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	:	ANOWER FOOD CORNER
Location	:	SiloniyaBazer, Dagonbhuiyan
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 160,000/--(from existing business) 76% Required Investment BDT 50,000/--(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 08ft = 96 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The entrepreneur provide confessionary items. ▪Average 15% gain on sales. ▪The business is operating by the entrepreneur himself. He has 01 employee. After getting equity fund 01 will be appointed ▪The shop is rented. ▪Collects goods from Fein. ▪Agreed grace period is 3 months.

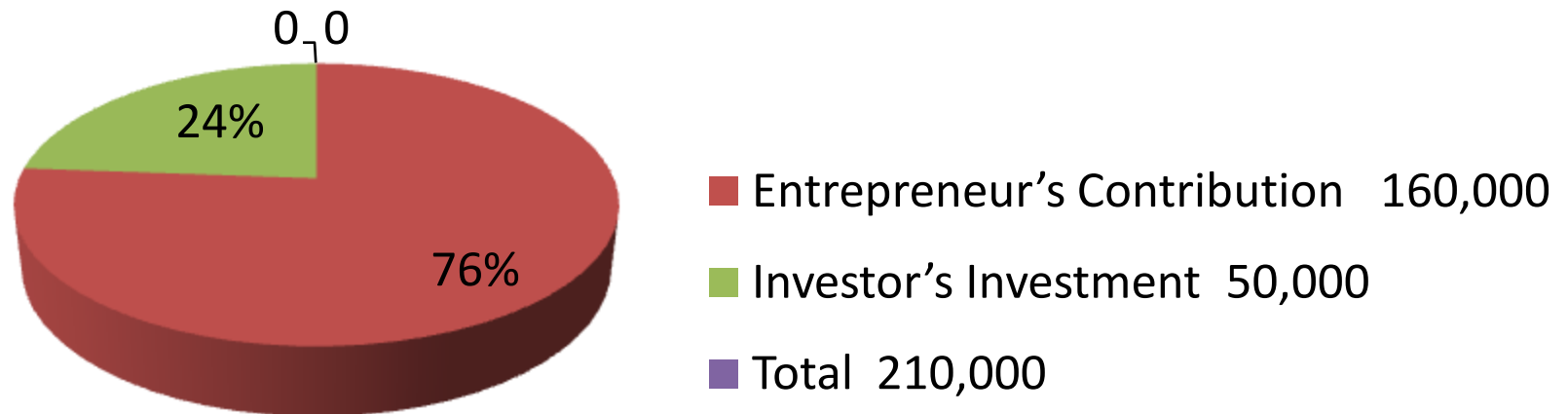
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confessionary items	4000	120,000	1440,000
Total Sales (A)	4000	120,000	1440,000
Less. Variable Expense			
Confessionary items	3400	102000	1224000
Total variable Expense (B)	3400	102000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18000	216,000
Less. Fixed Expense			
Rent		1300	15,600
Salary(staff)		4500	54000
Electricity Bill		300	3600
Mobile Bill		300	3600
Salary (self)		5,000	60,000
Transportation		1000	12,000
Entertainment		100	1200
Guard		40	480
Generator Bill		150	1800
Total fixed Cost (D)		12,690	1,52,280
Net Profit (E) [C-D]		5,310	63,720

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cold rink	0	0	20,000	0	0	10,000	30,000
Potato chips	0	0	5,000	0	0	0	5,000
Dry cakes	0	0	10,000	0	0	0	10,000
Confessionary	0	0	50,000	0	0	20,000	70,000
others	0	0	65000	0	0	20,000	85,000
Security			10,000				10,000
Total	0	0	160,000	0	0	50,000	2,10,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2 Year	3 Year
Revenue (sales)					
Confessionary items	6,350	1,90,500	22,86,000	24,00,300	25,20,315
Total Sales (A)	6,350	1,90,500	22,86,000	24,00,300	25,20,315
Less. Variable Expense					
Confessionary items	5,397	1,61,910	19,42,920	20,40,066	21,42,069
Total variable Expense (B)	5,397	1,61,910	19,42,920	20,40,066	21,42,069
Contribution Margin (CM) [C=(A-B)]	953	28,,590	3,43,080	3,60,234	3,78,245
Less. Fixed Expense					
Rent		1300	15,600	15,600	15,600
Salary(staff)		9500	114000	114,000	114,000
Electricity Bill		350	4200	4410	4630
Mobile Bill		400	4800	5040	5292
Salary (self)		5000	60000	60,000	60,000
Transportation		1200	14,400	15,120	15,876
Entertainment		100	1200	1200	1200
Guard		40	480	480	480
Generator		150	1800	1800	1800
Total fixed Cost (D)[C-D]		18,040	2,16,480	2,17,650	2,18,878
Net Profit (E)		10,550	1,26,600	1,42,584	1,59,367
Investment payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,26,600	142584	159367
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		106600	229184
	Total Cash Inflow	176600	249184	388551
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	106600	229184	368551

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 14 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

PICTURE











FAMILY PICTURE

