

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

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Bogra Unit, Bogra

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## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>ANANDA KUMAR SARKER</b>
Age	:	25-12-1986 (30 Years)
Education, till to date	:	BSS
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers 1 Sisters
Address	:	Vill: Bejura Dakshin para, P.O: Madla, P.S: Bogra, 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>SREEMOTI MUKTI RANEE SARKER</b> <input type="checkbox"/>
(iii) Father's name	:	<b>FONINDRO NATH SARKER</b>
(iv) GB member's info	:	Branch: Sultangonj Shahjahanpur, Centre # 46(Female), Member ID: 5703; No:05 Member since: 007-03-2006 (10 Years) First loan: 3,000 taka.
Further Information:		Existing Loan: BDT 10000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	12 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.	:	01768-925678
Mother's Contact No.	:	01916-655783
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SREEMOTI MUKTI RANEE SARKER** joined Grameen Bank since 10 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

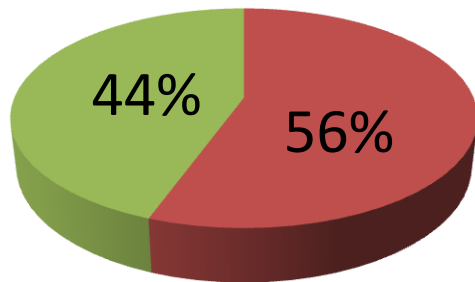
Business Name	:	<b>ANANDA STORE</b>
Location	:	Bonani Stand Bogra
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 100,000/-(from existing business) 56% Required Investment BDT 80,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 6 ft= 60 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; Confectionery Item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra Sadar.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Confectionery Item	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Confectionery Item	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		700	8,400
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		500	6,000
Guard		200	2,400
<b>Total fixed Cost (D)</b>		<b>7,900</b>	<b>94,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,600</b>	<b>67,200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Noodle, Horlicks, Diploma milk	105	80	8,400	105	80	8,400	16,800
Shampoo, Soap, Washing powder	100	120	12,000	100	120	12,000	24,000
Body Spray, Shaving Cream	110	140	15,400	110	140	15,400	30,800
Hair Oil	50	180	9,000	50	180	9,000	18,000
Brush, Bulb	100	20	2,000	100	20	2,000	4,000
Tooth Paste, Tang	150	60	9,000	100	60	6,000	15,000
Soft Drinks	50	360	18,000	20	360	7,200	25,200
Cream	150	75	11,250	120	75	9,000	20,250
Biscuit	100	85	8,500	60	85	5,100	13,600
Others	129	50	6,450	118	50	5,900	12,350
<b>Total</b>	<b>1,044</b>		<b>100,000</b>	<b>883</b>		<b>80,000</b>	<b>180,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 80,000
- Total 180,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Confectionery Item	4,000	120,000	1,440,000	1,512,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>
<b>Less. Variable Expense</b>				
Confectionery Item	3,400	102,000	1,224,000	1,285,200
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1,285,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>
<b>Less. Fixed Expense</b>				
Rent		500	6,000	6,000
Electricity Bill		700	8,400	9,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Transportation		800	9,600	11,500
Entertainment		500	6,000	7,000
Guard		200	2,400	2,400
<b>Total Fixed Cost</b>		<b>8,300</b>	<b>99,600</b>	<b>103,900</b>
<b>Net Profit (E) [C-D]</b>		<b>9,700</b>	<b>116,400</b>	<b>122,900</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	116,400	122,900
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		68,400
	<b>Total Cash Inflow</b>	<b>196,400</b>	<b>191,300</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>68,400</b>	<b>143,300</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 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



















# FAMILY PICTURE