

Proposed NU Business Name: **ANOWER VARIETIES STORE**



Project identification and prepared by: Habil Uddin Shah,
Keraniganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ANOWER HOSSAIN
Age	:	12-02-1988 (29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	01 Sisters 02 Brother
Address	:	Vill: Uttar Ramerkanda P.O: Ruhitpur P.S: Keraniganj , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PARUL AKTAR
(iii) Father's name	:	ALI HOSSAIN
(iv) GB member's info	:	Branch: Shakta , Centre # 31 (Female), Member ID:2407/1, Group No: 02 Member since: 01-05-1998 (07 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	15 years experience in running business. Own business 15 years. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830-254759
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Keraniganj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL AKTAR joined Grameen Bank since 07 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	:	ANOWER VARIETIES STORE
Location	:	Uttar Ramer Kanda, Rohitpur, Keraniganj, Dhaka
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 100,000/-(from existing business) 63% Required Investment BDT 60,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft = 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, Biscuit ,Puffed rice, Packet milk, Mastered oil etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from▪Agreed grace period is 3 months.

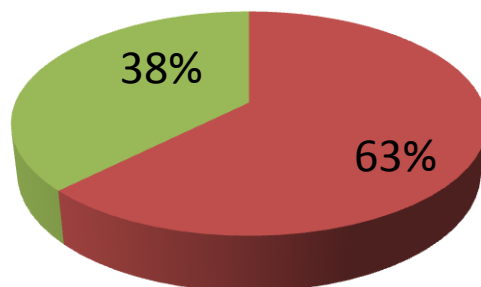
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics, Biscuit ,Puffed rice, Packet milk, Mastered oil etc.	3300	99000	1188000
Total Sales (A)	3300	99000	1188000
Less Variable Expense			
Cosmetics, Biscuit ,Puffed rice, Packet milk, Mastered oil etc.	2805	84150	1009800
Total variable Expense (B)	2,805	84150	1009800
Contribution Margin (CM) [C=(A-B)]	495	14850	178200
Less Variable Expense			
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		200	2400
Total fixed cost (D)		6,800	81600
Net Profit (E)= [C-D]		8,050	96600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics	0	0	7,000	0	0	0	7,000
Biscuit	20	220	4,400	0	0	0	4,400
Puffed rice	1	3000	3,000	0	0	0	3,000
Packet Milk	10	350	3,500	0	0	0	3,500
Soyabin oil	3	13000	39,000	0	0	0	39,000
Mastered oil	1	2600	2,600	0	0	0	2,600
Drinks	0	0	10,000	0	0	20,000	30,000
Rice	4	2200	8,800	0	0	10,000	18,800
Flour	1	1400	1,400	0	0	0	1,400
Others			20,300	0	0	30,000	50,300
Total	40	0	100,000	0	0	60,000	160,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 60,000
- Total 160,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cosmetics, Biscuit ,Puffed rice, Packet milk, Mastered oil etc.	5300	159000	1908000	2003400
Total Sales (A)	5300	159000	1908000	2003400
Less Variable Expense				
Cosmetics, Biscuit ,Puffed rice, Packet milk, Mastered oil etc.	4505	135150	1621800	1702890
Total variable Expense (B)	4,505	135150	1621800	1702890
Contribution Margin (CM) [C=(A-B)	795	23850	286200	300510
Less Variable Expense				
Electricity bill		700	8400	8600
Transportation		1,500	18,000	18,500
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Mobile bill		250	3000	3200
Total fixed cost (D)		7,550	90,600	91,500
Net Profit (E)= [C-D]		16300	195600	209,010
Investment Payback			36,000	36,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	195,600	209,010
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		159,600
	Total Cash Inflow	255600	368610
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	159,600	332610

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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







SUPER NIGHT POWER
JAMBOO LAL
Mosquito Coil

10
PACKAGES

LONDON

Potato Crackers

Potato Crackers

Potato Crackers

Potato Crackers

MOTTI

Potato Crackers

Potato Crackers

Potato Crackers

Potato Crackers

TASMANIA

TASMANIA

TASMANIA

TASMANIA

100g

100g

100g

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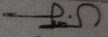
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

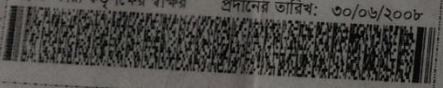


নাম: মোঃ আনোয়ার হোসেন
 Name: Md. Anwar Hossain
 পিতা: আলী হোসেন
 মাতা: পঞ্চল আক্তার
 Date of Birth: 12 Feb 1988
 ID NO: 2613825119963

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ও অন্য
 পক্ষের পক্ষ থেকে নিকটস্থ পৌর অফিসে জমা দেয়ার জন্য অনুমোদন করা হলো।

ঠিকানা: গ্রাম/থানা: রামেরকাপা (অধিবাসি), বেদনা, ডাকঘর: রুহিতপুর - ১৩১০,
 কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর  প্রদানের তারিখ: ৩০/০৬/২০০৮



Handwritten text in Bengali, likely a letter or official communication, written on a piece of paper placed over the ID card. The text is written in a cursive style and appears to be a formal request or statement. It is oriented vertically on the page.

FAMILY PICTURE

