

Proposed NU Business Name: **ANANDA GARMENTS**



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Sonatala unit.Bogra

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ANANDA SHAHA
Age	:	23-05-1983 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Nagar Para, P.O: Balua hat,.P.S: Sonatala 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	:	Anima Shaha.
(iii) Father's name	:	NipenShaha.
(iv) GB member's info	:	Branch: Balua, sonatala, Centre # 09(Female), Member ID: 5461/1, Group No: 06 Member since: 16-05-2013 (04Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 19,000/-, Outstanding loan: BDT 10,700/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Dairy Farm.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-505403
Mother's Contact No.	:	01722-795531
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Anima Shaha joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ANANDA GARMENTS
Location	:	Balua hat, Sonatala, Bogra.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Panjabi, Pant, Shirt, Ganji, Three Piece, Shirt Set, Ganji Set, Orna etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Bogra Bazer, Bogra▪Agreed grace period is 3 months.

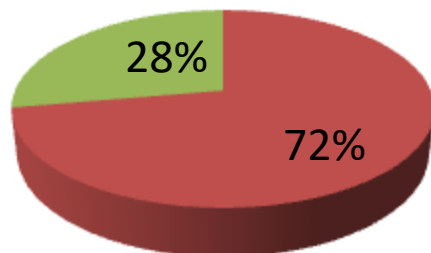
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth items	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Cloth items	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
House rant		1,200	14,400
Electricity Bill		500	6,000
Transportation		200	2,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		200	2,400
Generator		150	1,800
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		7,750	93,000
Net Profit (E) [C-D]		7,250	87,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Panjabi	10	900	9,000	20	900	18,000	27,000
shart	20	500	10,000	10	600	6,000	16,000
Pant	35	600	21,000	10	500	5,000	26,000
Gangi	12	200	2,400	20	200	4,000	6,400
Three pices	10	600	6,000	12	600	7,200	13,200
Orna	20	50	1,000	20	50	1,000	2,000
Others	1	600	600	1	8800	8,800	9,400
Security	1	80000	80,000	0	0	0	80,000
Total	109	83450	130000	93	11650	50000	180000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- **Total 180,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth items	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Cloth items	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
House rant		1,200	14,400	14,400	14,400
Electricity Bill		500	6,000	6,000	6,000
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		200	2,400	2,400	2,400
Generator		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,750	93,000	93,000	93,000
Net Profit (E) [C-D]		10,250	123,000	133,800	145,140
Investment Payback			16,000	16,000	16,000

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

SI #	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	123,000	133,800	145,140
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		107,000	224,800
	Total Cash Inflow	173,000	240,800	369,940
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	66,000	16,000	16,000
3	Net Cash Surplus	107,000	224,800	353,940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:01
Experience & Skill : 5 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Baluahat, Sonatala, Bogra
Regular customers;

THREATS

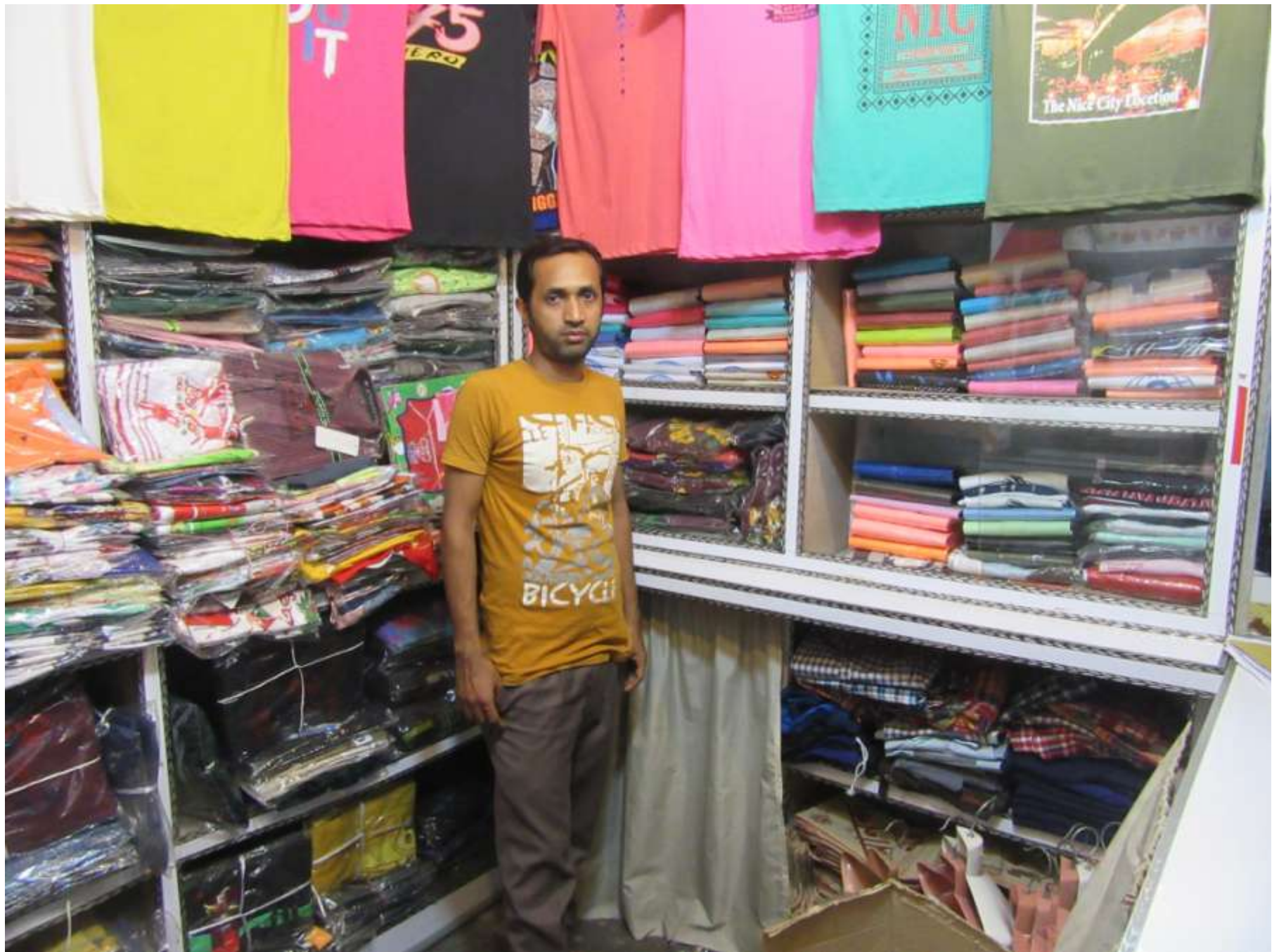
Theft
Fire
Political unrest

Pictures









Family picture

