

## Proposed NU Business Name: ANANDO TAILERS



Project identification and prepared by: Md. Mahabur Rahman  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD.MAINUL ISLAM</b>
Age	:	10-03-1984(34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 daughter
No. of siblings:	:	01 Brother & 03 Sisters
Address	:	Vill: Pathalia P.O:d-Ramkrishnopur P.S:Dhanbari Dist: Tangail.
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.ROHIMA KHATUN</b>
(iii) Father's name	:	<b>MD: SURUZZAMAN</b>
(iv) GB member's info	:	Branch: Nalhara , Centre # 55(Female), Member ID: 4031, Group No: 02 Member since: 1992 ( <i>running</i> ) First loan: BDT 2,000Taka.
Further Information:		Existing loan: 44918 Outstanding loan: 44918
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921274028
Family's Contact No.	:	nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.ROHIMA KHATUN** Joined Grameen Bank Since 15 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANANDO TAILERS</b>
Location	:	Jamtoli bazar donbari,Tangail.
Total Investment in BDT	:	BDT 125,000
Financing	:	Self BDT 75,000(from existing business) 60% Required Investment BDT 50,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 20ft= 400 Square ft
Security of the shop	:	22,000 Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; shirt pis,pant pis,three pis, etc.</li> <li>▪Average25% 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 Korotia.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

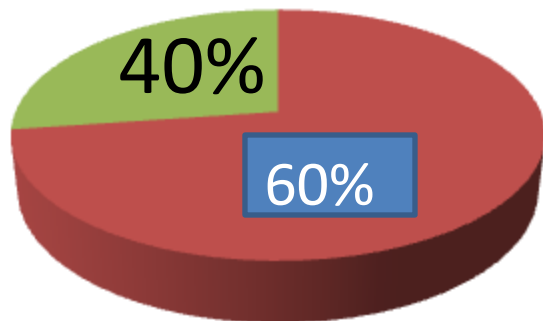
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
tor kapor thankapor shet kapor	4,000	120,000	1440000
<b>Total Sales (A)</b>	4,000	120,000	1440000
<b>Less. Variable Expense</b>			
tor kapor thankapor shet kapor	3,000	90,000	1080000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	3,000	90,000	1080000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,000	30,000	360000
<b>Less. Fixed Expense</b>			
Rent		600	7,200
Electricity bill		900	10,800
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		10000	120,000
Entertainment		500	6,000
Guard		400	4,800
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>18,700</b>	<b>224,400</b>
<b>Net Profit (E) [C-D]</b>		<b>11,300</b>	<b>135,600</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Torkapor	250p	150	22,500			20,000	42,500
Thankpor	120g	45	5400			20,000	25,400
Shetkapor	250g	50	12,500				12,500
Pant pec	15p	250	3600			10,000	13,600
Theery pec	15p	400	6800				6800
Shat pec	15p	150	2200			0	2200
Security			22,000				22,000
<b>Total</b>			<b>75,000</b>			<b>50,000</b>	<b>125,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:75,000**  
**Investor Investment50,000**  
**Total Investment:125,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
tor kapor thankapor shet kapor	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Less. Variable Expense</b>					
tor kapor thankapor shet kapor	3,750	112,500	1,350,000	1,417,500	1,488,375
<b>Total variable Expense(B)</b>	3,750	112,500	1,350,000	1,417,500	1,488,375
<b>Contribution Margin (CM) [C=(A-B)]</b>	1250	37,500	450,000	472,500	496,125
<b>Less. Fixed Expense</b>					
Rent		600	7,200	7,200	7,200
Electricity bill		900	10,800	10,900	11,200
Transportation		1000	12,000	12,300	12,800
Salary (self)		5000	60,000	60,500	61,100
Salar (staff)		10000	120,000	0	0
Entertainment		500	6,000	6,300	6,500
Guard		400	4800	4800	4800
Genaretor		0	0	0	2,400
Mobile bill		300	3,600	3,800	4,100
<b>Total fixed Cost (D)</b>		<b>18,700</b>	<b>224,400</b>	<b>105,800</b>	<b>110,100</b>
<b>Net Profit (E) [C-D]</b>		<b>18,800</b>	<b>225,600</b>	<b>366,700</b>	<b>386,025</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	225,600	366,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		195,600
	<b>Total Cash Inflow</b>	<b>275,600</b>	<b>562,300</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>195,600</b>	<b>532,300</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

