

**Proposed NU Business Name: ANIK TAILORS & FEBRICS**



Project identification and prepared by: MD.Mahfujur Rahman,  
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD. MUNJUR HOSSAIN SHEIKH</b>
Age	:	12-11-1988(29 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	01 Sister 1 Brother
Address	:	Vill:Karnopur P.O: GoshingaThana: Sreepur Dist: Gazipur
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>MST. MONOWARA KHATUN</b>
(iii) Father's name	:	<b>MD. AB: LATIF SHEIKH</b>
(iv) GB member's info	:	Branch:Goshinga Centre # 41 (Female), Member ID: 7136/1, Group No: 07 Member since: 2000-2013(13Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: 0
(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.)	:	No
Business Experiences and Training Info	:	15 Years of other business.15 Years experience in own business. He has 10 Years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724189348
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MONOWARA KHATUN** joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

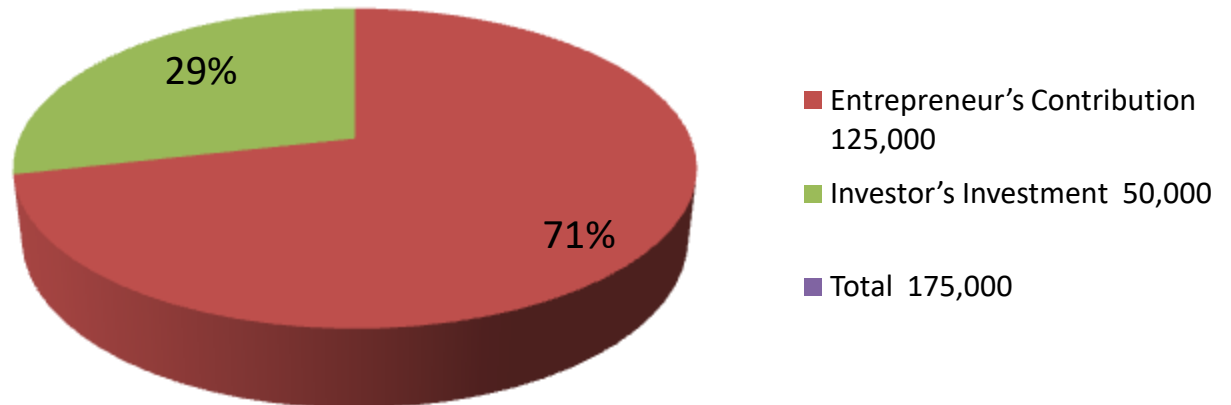
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANIK TAILORS &amp; FEBRICS</b>
Location	:	Kornopur ,chowrasta
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 125000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cloth item etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Mowna.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cloth item etc	1900	57000	684000
		0	0
Total Sales(A)	1900	57000	684000
Less Variable Expense (B)			0
Cloth item etc	1520	45600	547200
Total Variable Expense	1520	45600	547200
Contribution Margin (CM) [C=(A-B)]	380	11400	136800
Less Fixed Expense			
Rent		500	6000
Electric Bill		500	6000
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shirt	100	150	15000	500	20	10,000	25,000
pant	100	150	15000	20	500	10,000	25,000
long cloth	500	40	20000	20	500	10,000	30,000
cloth	250	60	15000	40	250	10,000	25,000
borkha	20	750	15000	40	250	10,000	25,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0				0
<b>security</b>	0		25000				25,000
<b>others</b>			20000		0		20,000
	970	1150	125,000	620	1520	50,000	175000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Medicine etc	2400	72000	864000	907200	952560
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Less Variable Expense (B)</b>					
Medicine etc	1920	57600	691200	725760	762048
<b>Total Variable Expense</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>	<b>725760</b>	<b>762048</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>	<b>190512</b>
<b>Less Fixed Expense</b>					
Rent		500	6000	6000	6000
Electric Bill		500	6000	72000	864000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>6900</b>	<b>82800</b>	<b>145500</b>	<b>937815</b>
<b>Net Profit (E)= [C-D]</b>		<b>7500</b>	<b>90000</b>	<b>94500</b>	<b>99225</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70000	144500
	<b>Total Cash Inflow</b>	<b>140,000</b>	<b>164,500</b>	<b>243,725</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,000</b>	<b>144,500</b>	<b>223,725</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0, Others:0  
Experience & Skill : 15 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



