

Proposed NU Business Name: ANONTO A TO Z COLLECTION 1 TO 99



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Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqure Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	REZWONA RAHIM MONIKA
Age	:	22-05-1974 (43 Years)
Education, till to date	:	MSS
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Dobadia ,P.O:uttarkhan ,P.S: Dakshinkhan, 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	:	Rehena sultana
(iii) Father's name	:	Abdur Rohim
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 64 (Female), Member ID:38 , Group No: 12 Member since: 10-30-2001-2013 (12 Years) First loan: BDT 5,000/-
Further Information:		Outstanding loan: Nill
(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 & Skill Own Business and Training Info	:	28 years of business experience. : 20 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-511975
Family's Contact No.	:	01622-285043
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REHENA SULTANA joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

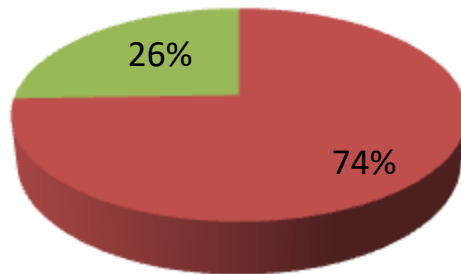
Business Name	:	Anonto A To Z Collection 1 To 99
Location	:	Dakshinkhan ,L K Plaza ,Shop No: 90
Total Investment in BDT	:	BDT 940,000/-
Financing	:	Self BDT 700,000/- (from existing business) 74% Required Investment BDT 240,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	27 ft x 10 ft= 270 square ft
Security of the shop	:	BDT 390,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Three piece, Orna, Plazo, Fotua, Wallmet, Photo fame etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing Four employee. ▪The shop is rented . ▪Collects goods from Chalkbazar, Jamalpur. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth	6,500	195,000	2,340,000
sweing	300	9,000	108,000
Total Sales (A)	6,800	204,000	2,448,000
Less. Variable Expense			
Cloth	5,200	156,000	1,872,000
Total variable Expense (B)	5,200	156,000	1,872,000
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576,000
Less. Fixed Expense			
Rent		12,285	147,420
Electricity Bill		1200	14,400
Transportation		2,000	24,000
Mobile Bill		800	9,600
Entertainment		500	6,000
Salary (sttaf)		16,000	192,000
Salary (self)		8,000	96,000
Total fixed Cost (D)		40,785	489,420
Net Profit (E) [C-D]		7,215	86,580

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Three piece	60	800	48000	Three piece	65	800	52,000	100,000
Fotua	45	500	22500	Fotua	50	500	25,000	47,500
Orna	70	150	10500	Orna	85	150	12,750	23,250
Toy	250	120	30000	Toy	200	120	24,000	54,000
Plozo	75	250	18750	Plozo	80	250	20,000	38,750
Walmet	225	250	56250	Walmet	0	0	0	56,250
photomet	200	150	30000	photomet	150	150	22,500	52,500
flourmet	105	200	21000	flourmet	150	200	30,000	51,000
Balti	100	150	15000	Balti	50	150	7,500	22,500
Security Advance			390000	Show piech	250	180	45,000	435,000
Others			58000	Others			1,250	124,250
Total			700,000				240,000	940,000

Source of Finance



■ Entrepreneur's Contribution 700,000

■ Investor's Investment 240,000

■ Total 940,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cloth	7,500	225,000	2,700,000	2,835,000	2,976,750
Sweing	350	10,500	126,000	132,300	138,915
Total Sales (A)	7,850	235,500	2,826,000	2,967,300	3,115,665
Less. Variable Expense					
Cloth	6,000	180,000	2,160,000	2,268,000	2,381,400
Total variable Expense (B)	6,000	180,000	2,160,000	2,268,000	2,381,400
Contribution Margin (CM) [C=(A-B)]	1,850	55,500	666,000	699,300	734,265
Less. Fixed Expense					
Rent		12,285	147,420	147,420	147,420
Electricity Bill		1260	15,120	15,876	16,670
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		960	11,520	12,096	12,701
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		16,000	192,000	201,600	211,680
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		41,205	494,460	507,012	520,192
Net Profit (E) [C-D]		14,295	171,540	192,288	214,073
Investment Payback			96,000	96,000	96,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	240,000		
1.2	Net Profit	171,540	192,288	214,073
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		75,540	171,828
	Total Cash Inflow	411,540	267,828	385,901
2	Cash Outflow			
2.1	Purchase of Product	240,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	96,000	96,000	96,000
	Total Cash Outflow	336,000	96,000	96,000
3	Net Cash Surplus	75,540	171,828	289,901

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 28 Years
Own Business :20 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



















ইউ.পি. নং-১০
১৯৭৪-১০

দক্ষিণাঞ্চল আদর্শ ইউনিয়ন পরিষদ



পেট্রো : দক্ষিণাঞ্চল, খান্দা : দক্ষিণাঞ্চল, ডাক-১২৩০

৬২০৯

ট্রেড লাইসেন্স

২৫/১২/১৮

সাইলেন্স নং

স্বত্বস্বত্বের নাম

সালিক ১

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ক্রমাঙ্ক

স্বত্বস্বত্বের ধরন

ট্রেডমার্ক পরিচালনা অনুমতি

সাইলেন্স ১০ প্রদান করিয়া ২০১২-১৩ সালের জন্য করণা পরিচালনার অধিকার দেওয়া হইবে।
১০-১২-২০১২ সাল পর্যন্ত এই সাইলেন্স বিধে বসিয়া বিবেচিত হইবে এবং তাহা বৃদ্ধি নাহয় কমে যাইবে।

স্বত্বস্বত্বের স্বত্বাধিকার
স্বত্বস্বত্বের স্বত্বাধিকার

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FAMILY PICTURE

