

Proposed NU Business Name: **ANIK TRADERS**



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nabin Udyokta

| | | |
|--|---|--|
| Name | : | Md Jahirul Islam |
| Age | : | 01-01-1981 (37 Years) |
| Education, till to date | : | H s c |
| Marital status | : | Married |
| Children | : | 03 Dauthers |
| No. of siblings: | : | 03 Brothers 02 Sisters |
| Address | : | Vill: Uttorkhan ,P.O:Uttorkhan School ,P.S: Uttorkhan, 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 | : | Renuja Beagum |
| (iii) Father's name | : | Late Abdul Barek Bepary |
| (iv) GB member's info | : | Branch: Uttorkhan, Centre # 47 (Female), Member ID: 2625 , Group No: 03 Member since: 12-11-2007 (10 Years) First loan: BDT = 5,000 /- Lest Loan;BDT=25000/= |
| Further Information: | | Outstanding loan:= 3500/- |
| (v) Who pays GB loan installment | : | Mather |
| (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 | : | 12 years of business experience. 12 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. | : | 01940-936560 |
| Family's Contact No. | : | 01842-054148 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENUJA joined Grameen Bank since 10 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 | : | Anik Traders |
| Location | : | Balurmat ,Uttirkhan, Dhaka |
| Total Investment in BDT | : | BDT 600,000/- |
| Financing | : | Self BDT 350 ,000/- (from existing business) 58 % Required Investment BDT 250,000/- (as equity) 42 % |
| Present salary/drawings from business (estimates) | : | BDT 8,000 |
| Proposed Salary | : | BDT 8,000 |
| Size of shop | : | 12 ft x 24 ft= 288 square ft |
| Security of the shop | : | BDT 25,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Small bag, Big Fream Bag, Three Chain Bag etc.▪Average 30 % gain on sales.ss▪The business is operating by entrepreneur. Existing Ten employee.▪The shop is rented .▪Collects goods from .Bongshal,Dhaka▪Agreed grace period is 3 months. |

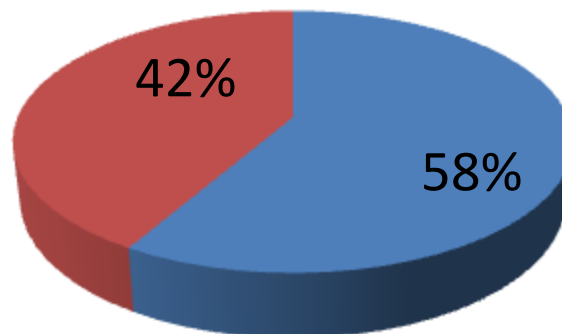
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|---------------|----------------|------------------|
| Revenue (sales) | | | |
| Varieties Bag | 10,000 | 300,000 | 3,600,000 |
| | 0 | 0 | 0 |
| Total Sales (A) | 10,000 | 300,000 | 3,600,000 |
| Less. Variable Expense | | | |
| Varieties Bag | 7,000 | 210,000 | 2,520,000 |
| Total variable Expense (B) | 7,000 | 210,000 | 2,520,000 |
| Contribution Margin (CM) [C=(A-B)] | 3,000 | 90,000 | 1,080,000 |
| Less. Fixed Expense | | | |
| Rent | | 5,000 | 60,000 |
| Electricity Bill | | 1200 | 14,400 |
| Transportation | | 2,000 | 24,000 |
| Mobile Bill | | 500 | 6,000 |
| Entertainment | | 500 | 6,000 |
| Salary (sttaf) | | 60,000 | 720,000 |
| Salary (self) | | 8,000 | 96,000 |
| Total fixed Cost (D) | | 77,200 | 926,400 |
| Net Profit (E) [C-D] | | 12,800 | 153,600 |

| Investment Breakdown | | | | | | | | |
|----------------------|----------|-------|----------------|-----------------|----------|-------|----------------|----------------|
| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
| | Quantity | Price | Unit Price | | Quantity | Price | Unit Price | |
| Small Fream | 900 | 60 | 54000 | Small Fream | 750 | 60 | 45,000 | 99,000 |
| Big Fream Bag | 500 | 70 | 35000 | Big Fream Bag | 180 | 70 | 12,600 | 47,600 |
| Three Chain Bag | 600 | 75 | 45000 | Three Chain Bag | 150 | 75 | 11,250 | 56,250 |
| Round Chain Bag | 500 | 65 | 32500 | Round Chain Bag | 350 | 65 | 22,750 | 55,250 |
| Party Bag | 750 | 85 | 63750 | Party Bag | 800 | 85 | 68,000 | 131,750 |
| Parts Bag | 800 | 75 | 60000 | Parts Bag | 700 | 75 | 52,500 | 112,500 |
| Hand Bag | 350 | 87 | 30450 | Hand Bag | 430 | 87 | 37,410 | 67,860 |
| | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| Advance Security | 0 | 0 | 25000 | | | | 0 | 25,000 |
| others | | | 4300 | Others | | | 490 | 4,790 |
| Total | | | 350,000 | | | | 250,000 | 600,000 |

Source of Finance

■ Entrepreneur's contibution 350000
 ■ Investor's Investment 250000
 ■ Total 600000



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
|---|---------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Varieties Bag | 12,000 | 360,000 | 4,320,000 | 4,536,000 | 4,762,800 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales (A) | 12,000 | 360,000 | 4,320,000 | 4,536,000 | 4,762,800 |
| Less. Variable Expense | | | | | |
| Varieties Bag | 8,400 | 252,000 | 3,024,000 | 3,175,200 | 3,333,960 |
| Total variable Expense (B) | 8,400 | 252,000 | 3,024,000 | 3,175,200 | 3,333,960 |
| Contribution Margin (CM) [C=(A-B)] | 3,600 | 108,000 | 1,296,000 | 1,360,800 | 1,428,840 |
| Less. Fixed Expense | | | | | |
| Rent | | 5,000 | 60,000 | 60,000 | 60,000 |
| Electricity Bill | | 1260 | 15,120 | 15,876 | 16,670 |
| Transportation | | 2,200 | 26,400 | 27,720 | 29,106 |
| Mobile Bill | | 600 | 7,200 | 7,560 | 7,938 |
| Entertainment | | 500 | 6,000 | 6,300 | 6,615 |
| Salary (sttaf) | | 60,000 | 720,000 | 756,000 | 793,800 |
| Salary (self) | | 8,000 | 96,000 | 96,000 | 96,000 |
| Non Cash Item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total Fixed Cost | | 77,560 | 930,720 | 969,456 | 1,010,129 |
| Net Profit (E) [C-D] | | 30,440 | 365,280 | 391,344 | 418,711 |
| Investment Payback | | | 100,000 | 100,000 | 100,000 |

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 | 250,000 | | |
| 1.2 | Net Profit | 365,280 | 391,344 | 418,711 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 265,280 | 556,624 |
| | Total Cash Inflow | 615,280 | 656,624 | 975,335 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 250,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 100,000 | 100,000 | 100,000 |
| | Total Cash Outflow | 350,000 | 100,000 | 100,000 |
| 3 | Net Cash Surplus | 265,280 | 556,624 | 875,335 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:10
Experience & Skill : 12 Years
Own Business : 12 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

























নবীন উলসাজ
স্বাস্থ্যকর্মী পরিষদ

অনিক ট্রে
প্রোঃ মোঃ জহিরুল
১৩১২/বি, গাজী পাড়া, উত্তর
মোবাঃ ০১৯৪০৯৩৬৬৬০, ০১৪



FAMILY PICTURE

