

# Proposed NU Business: ANIK GARMENTS



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Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



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

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ANIK CHANDRO SHIL</b>
Age	:	13-10-1997 ( 21 Years)
Education, till to date	:	CLASS ,EIGHT
Marital status	:	UNMarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	1 Brothers 2 Sisters
Address	:	Vill: POST :BAKRA,P.O:BAKRA,P.S: Nagarpur, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name :MOST:MONJU RANI SHIL	:	
(iii) Father's name:GONES CHANRO SHIL	:	Branch: NAGARPAR Centre # 16/M (Female),
(iv) GB member's info	:	Member ID: 9106/ Group No:09 Member since: 07-07-2005( 12Years) First loan: BDT = 5000 Last LAN :100,000 Outstanding loan:=67250
<b>Further Information:</b>	:	
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA TMSS BURO, etc	:	

## ***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	:	0 years of business experience.
Own Business and Training Info	:	04years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782903829
Family's Contact No.	:	01712468985
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONJU RANI SHIL** 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

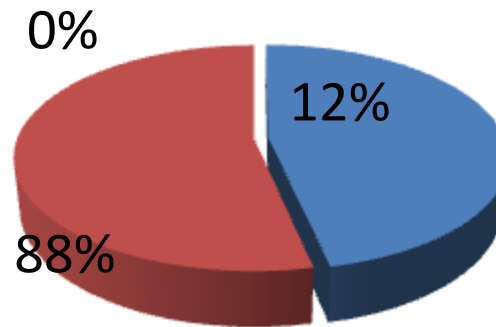
Business Name	:	<b>ANIK GARMENTS</b>
Location	:	ARIF SUPAR MARKET NAGARPAR TANGAIL .
Total Investment in BDT	:	BDT ,510,000/-
Financing	:	Self BDT 450,000/- (from existing business) 88% Required Investment BDT 60,000/- (as equity) 12 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10ft= 150square ft
Security of the shop	:	BDT 140,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;PANT ,SHART , GANGI PANJABI JAMA, , etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is RENT .</li> <li>▪Collects goods from .tangail</li> <li>-Agreed grace period is 3 months</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
GARMENTS ITEM	4,000	120,000	1,440,000
Servicing	0	0	0
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
GARMENTS ITEM	3,200	96,000	1,152,000
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		400	4,800
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		100	1,200
Generator Bill		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,600</b>	<b>103,200</b>
<b>Net Profit (E) [C-D]</b>		<b>15,400</b>	<b>184,800</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
pant	300	500	150000	pant	50	500	25,000	175,000
shart	150	500	75000	shart	50	500	25,000	100,000
gangi	100	300	30000	gangi	0	0	10,000	40,000
pangabi	50	500	25000				0	25,000
jama	100	300	30000				0	30,000
			0				0	0
			0				0	0
			0				0	0
			0				0	0
<b>Others</b>		0	0	<b>Others</b>		0	0	0
<b>Security of Shop</b>		0	140000					140,000
<b>Machinaries</b>		0	0					0
<b>Total</b>			<b>450,000</b>				<b>60,000</b>	<b>510,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
GARMENTS ITEM	5000	150000	1800000	1890000
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>
<b>Less Variable Expense (B)</b>				
GARMENTS ITEM	4000	120000	1440000	1512000
<b>Total Variable Expense</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>
<b>Less Fixed Expense</b>				
Rent		2,000	24000	24000
Electric Bill		400	4800	57600
Transportaion		500	6000	6300
Salary (Self)		5,000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		100	1200	1200
Generator		100	1200	1200
Mobile Bill		300	3600	0
<b>Total Fixed Cost (D)</b>		<b>8600</b>	<b>102000</b>	<b>151500</b>
<b>Net Profit (E)= [C-D]</b>		<b>21400</b>	<b>256800</b>	<b>269640</b>
<b>Investment Pay Back</b>			<b>36,000</b>	<b>36,000</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	60,000	
1.2	Net Profit	256,800	269640
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		220800
	<b>Total Cash Inflow</b>	<b>316,800</b>	<b>490,440</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>220,800</b>	<b>454,440</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 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

প্রোঃ অনিক সরকার

মোবা : 01782-903829, 01712468985

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# FAMILY PICTURE

