

Proposed NU Business Name: **ANIK TRADERS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JOHIRUL ISLAM
Age	:	01-01-1981 (34 Years)
Education, till to date	:	HSC Pass
Marital status	:	Married
Children	:	3 Daughter
No. of siblings:	:	4 Brothers & 2 Sister
Present Address	:	Vill: Gazipara P.O:Gazipara high school P.S:Uttarkhan 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 BEGUM
(iii) Father's name	:	LATE. ABDUL BAREK BEPARY
(iv) GB member's info	:	Branch: Uttarkhan Uttara Centre # 23 (Female), Member ID: 2839/2, Group No: 08 Member since: 2011 (04 Years) First loan: 10,000 taka.
Further Information:	:	Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA 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 and Training Info	:	Twenty 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
Father Contact No.	:	01818-750038
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

Renuja Begum is a member of Grameen Bank since 04 years. At first she took 10,000 taka loan from Grameen Bank. Renuja Begum gradually took loan from GB. Utilize loan in cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	ANIK TRADERS
Location	:	Gazi para,Uttarkhan, Dhaka
Total Investment in BDT	:	3,20,000 taka
Financing	:	Self BDT 1,70,000 (from existing business) 53% Required Investment BDT 1,50,000 (as equity) 47%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none"> ▪The entrepreneur made ladies purse. ▪The business is operating by entrepreneur. Existing Ten employee. ▪After getting equity fund Three employee will be appointed. ▪Collects Febrics and goods from Bongshal Dhaka. ▪Currently the purse selling in the local market & Dhaka, Tangi, Gazipur, Sylet. ▪The bag has huge demand. ▪After getting equity fund the bag will be supply in the area of Rajshahi, Khulna, Rangpur and Naogaon. ▪Ten Worker can made daily complete 100 pics purse. ▪Production cost of bag including labor wages per ladies purse BDT 60 taka ▪Hole Selling price of bag BDT 85 taka. ▪Average 30% gain on sales. ▪Agreed grace period is 4 months.

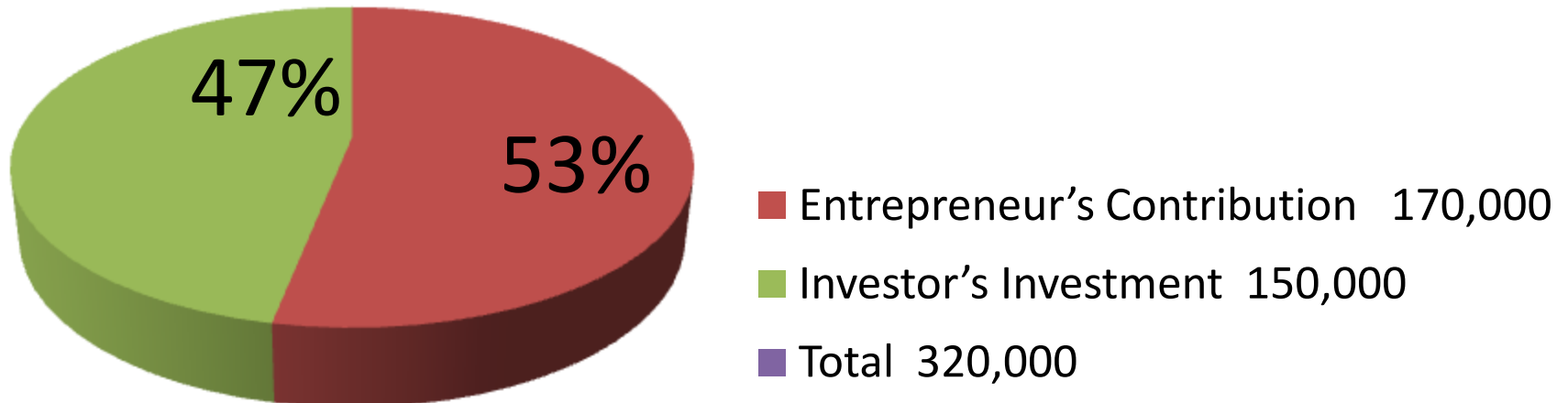
Existing Business (BDT)

Particular	Weekly	Monthly	Yearly
Revenue (sales)			
made ladies purse	59,500	255,000	3,060,000
Total Sales (A)	59,500	255,000	3,060,000
Less. Variable Expense		0	0
Febrics and goods	41,650	178,500	2,142,000
Total variable Expense (B)	41,650	178,500	2,142,000
Contribution Margin (CM) [C=(A-B)	17,850	76,500	918,000
Less. Fixed Expense			0
Rent		3000	36,000
Electricity bill		500	6,000
Transportation		6000	72,000
Mobile bill		1500	18,000
Salary (self)		8000	96,000
Salary (staff)		48,000	576,000
Entertainment		400	4,800
Total fixed Cost (D)		67,400	808,800
Net Profit (E) [C-D]		9,100	109,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bag(1400*60)	84,000	-	84,000
Fabrics and goods	26,000	150,000	176,000
Ley & Sewing Machine	60,000	-	60,000
Total	170,000	150,000	320,000

Source of Finance



Financial Projection (BDT)

Particular	Weekly	Monthly	1st Year	2nd Year
Revenue (sales)				
made ladies purse	77350	331,500	3,978,000	4,176,900
Total Sales (A)	77350	331,500	3,978,000	4,176,900
Less. Variable Expense		0	0	0
Febrics and goods	54145	232,050	2,784,600	2,923,830
Total variable Expense (B)	54145	232,050	2,784,600	2,923,830
Contribution Margin (CM) [C=(A-B)]	23205	99,450	1,193,400	1,253,070
Less. Fixed Expense				
Rent		3000	36,000	36,000
Electricity bill		500	6,000	6,000
Transportation		6000	72,000	72,000
Mobile bill & SMS Monitoring		1500	18,000	18,000
Salary (self)		8000	96,000	96,000
Salary (staff)		60,000	720,000	720,000
Entertainment		400	4,800	4,800
Non Cash Item				
Depreciation		1,000	12,000	12,000
Total Fixed Cost		80,400	964,800	964,800
Net Profit (E) [C-D]		19,050	228,600	288,270
Investment Payback			90,000	90,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	228,600	288,270
1.3	Depreciation (Non cash item)	12,000	12,000
1.4	Opening Balance of Cash Surplus		150,600
	Total Cash Inflow	390,600	450,870
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	150,600	360,870

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 20 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures











































FAMILY PICTURE

