

Proposed NU Business Name: **M/S ANIKA TAILORS**



Project identification and prepared by: Md Sujon hossain ,  
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



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

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

Name	:	<b>MD.MOSHARAF HOSSAIN</b>
Age	:	01-02-1994(23 Years)
Education, till to date	:	Class- Eight
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	05 Brothers 01sister
Address	:	Vill: Beribide, P.O : jalachatro , P.S: modhupur, Dist: Tangail
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>MOST. ANAWARA BEGUM</b>
(iii) Father's name	:	<b>MD. CHAN MIA</b>
(iv) GB member's info	:	Branch: Ornakhola, Centre # 24 (male), Member ID: 3970, Group No: 09 Member since: 12-03-13(05Years) First loan: 10,000 taka. Existing loan: 5000 taka Outstanding loan: 000
Further Information:		
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has training 2years.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-219100
Mother's Contact No.	:	no
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. ANAWARE BEGUM** joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in farming.

# Proposed Nobin Udyokta Business Info

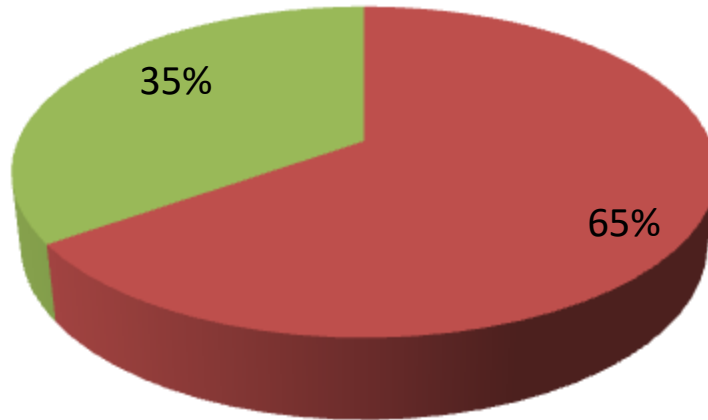
Business Name	:	<b>M/S ANIKA TAILORS</b>
Location	:	Magandhi nagor, mozid busstand,modhupur,Tangail.
Total Investment in BDT	:	BDT :1,43,700/-
Financing	:	Self BDT 93,700(from existing business) 65% Required Investment BDT 50,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 14 ft= 196square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; pabalin kapar,chapa kapar,panpis kapar,tore kapar,shirt kapar,threepis late kapar etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Modhupur,</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
pabalinkapar,chapakapar,tarekapar,others	2000	60000	720000
	0	0	0
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
pabalinkapar,chapakapar,tarekapar,others	1700	51000	612000
<b>Total Variable Expense</b>	<b>1700</b>	<b>51000</b>	<b>612000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9000</b>	<b>108000</b>
<b>Less Fixed Expense</b>			
Rent		700	8400
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
<b>Total Fixed Cost (D)</b>		<b>7000</b>	<b>84000</b>
<b>Net Profit (E)= [C-D]</b>		<b>2000</b>	<b>24000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
pabalin kapar	350	45	15,750			0	15,750
chapa kapar	200	42	8,400			15,000	23,400
tare kapar	150	90	13,500			0	13,500
panpis kapar	45	350	15,750			0	15,750
shirt kapar	50	200	10,000			15,000	25,000
threepis	30	420	12,600			10,000	22,600
late kapar	70	110	7,700			0	7,700
security			10,000			0	10,000
borka			0			10,000	10,000
			0			0	0
<b>Total</b>	<b>895</b>	<b>1257</b>	<b>93,700</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>143,700</b>

### Source of Finance



- Entrepreneur's Contribution 93,700
- Investor's Investment 50,000
- Total 143,700

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
pabalinkapar,chapakapar,tarekapar,others	2500	75000	900000	945000	992250
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	2125	63750	765000	803250	843413
<b>Total Variable Expense</b>	<b>2125</b>	<b>63750</b>	<b>765000</b>	<b>803250</b>	<b>843413</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11250</b>	<b>135000</b>	<b>141750</b>	<b>148838</b>
<b>Less Fixed Expense</b>					
Rent		700	8400	8400	8400
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>7000</b>	<b>84000</b>	<b>84700</b>	<b>85415</b>
<b>Net Profit (E)= [C-D]</b>		<b>4250</b>	<b>51000</b>	<b>53550</b>	<b>56228</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	51,000	53550	56228
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		31000	64550
	<b>Total Cash Inflow</b>	<b>101,000</b>	<b>84,550</b>	<b>120,778</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>31,000</b>	<b>64,550</b>	<b>100,778</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;magandi nagor,mozid  
busstand,modhupur, Tangail  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

ডেলিভারী তারিখ :

বিসমিল্লাহির রাহমানির রাহীম

মোবাইল

# আনিকা টেইলাস

প্রোঃ মোঃ মোশারফ হোসেন

এখানে অভিজ্ঞ মাস্টার দ্বারা কাপড় কাটা ও সেলাই, থ্রী-পিছ, শার্ট পিছ  
ন্ট পিছ, গেঞ্জি, ব্রা ও বক্সার ইত্যাদি বানানো ও সুলভ মূল্যে বিক্রয় করা

স্থান : মাগন্তিনগর মজিদ বাসষ্ট্যান্ড, মধুপুর, টাংগাই

মোট-













# FAMILY PICTURE

