

Proposed NU Business Name: M/S ANIKA TRADERS



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. AL AMIN SHARKAR |
| Age | : | 04-11-1986 (31Years) |
| Education, till to date | : | B.A |
| Marital status | : | Married |
| Children | : | 1 Daughter |
| No. of siblings: | : | 2 Brother |
| Address | : | Vill: Khilgao P.O: Pubail P.S: Gajipur.Dist: Gajipur. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | RINA BEGUM |
| (iii) Father's name | : | MD. MOBAROK HOSSAIN |
| (iv) GB member's info | : | Branch : Pubail,Gazipur Centre 04 (Female), Member ID: 1272, Group No: 05 Member since: 17-05-2009(8years) First loan: BDT 20000 |
| Further Information: | | Existing loan: BDT 30000, Outstanding Loan: 0 |
| (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.) | : | No |
| Business Experiences and Training Info | : | 0 years experience in running business.06 Years in own business he has no training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01912623629 |
| Family's Contact No. | : | 0 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

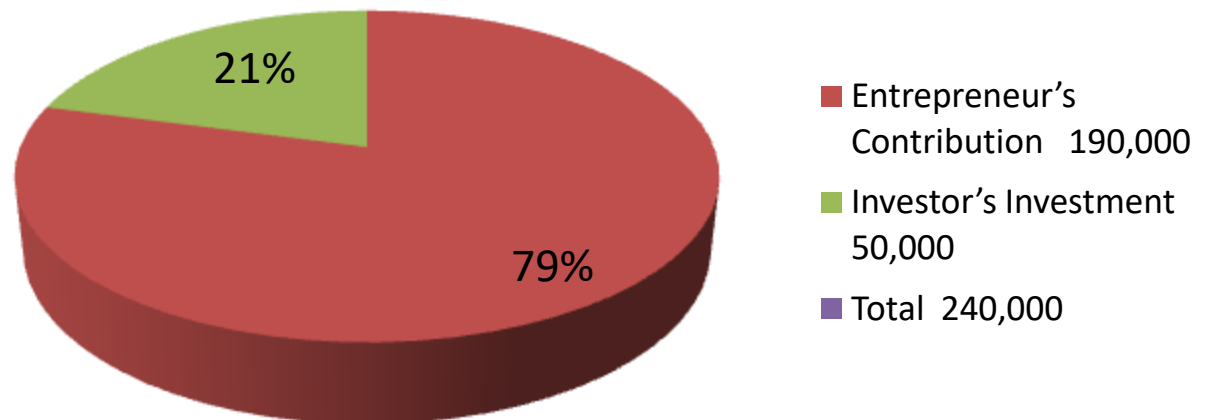
| | | |
|---|---|--|
| Business Name | : | M/S ANIKA TRADERS |
| Location | : | Pubail college gate, Pubail, Gazipur sadar, Gazipur. |
| Total Investment in BDT | : | BDT 240,000/- |
| Financing | : | Self BDT 190000/- (from existing business) 21% Required Investment BDT 50,000/- (as equity) 79 % |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 10 ft= 100 square ft |
| Implementation | : | <ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in goods like –Grossary item ,e.t.c.▪ Average 15% gain on sales.▪ The business is operating by entrepreneur. Existing no employee.▪ The shop is rented.▪ Collects goods from Mirer bazar.▪ Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|------------------------------------|-------|---------|---------|
| Revenue (Sale) | | | |
| Grossary item ,e.t.c. | 2800 | 84000 | 1008000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 2800 | 84000 | 1008000 |
| Less Variable Expense (B) | | | 0 |
| Grossary item ,e.t.c. | 2380 | 71400 | 856800 |
| Total Variable Expense | 2380 | 71400 | 856800 |
| Contribution Margin (CM) [C=(A-B)] | 420 | 12600 | 151200 |
| Less Fixed Expense | | | |
| Rent | | 1500 | 18000 |
| Electric Bill | | 500 | 6000 |
| Transportaion | | 0 | 0 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 100 | 1200 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 500 | 6000 |
| Total Fixed Cost (D) | | 7600 | 91200 |
| Net Profit (E)= [C-D] | | 5000 | 60000 |

| Investment Breakdown | | | | | | | |
|-----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Grossary item ,e.t.c. | | | 100,000 | | | 50,000 | 150,000 |
| | | | 0 | | | 0 | 0 |
| | | | | | | 0 | 0 |
| | | | 0 | | | 0 | 0 |
| | | | 0 | | | 0 | 0 |
| security | | | 90,000 | | | 0 | 90,000 |
| | 0 | 0 | 190,000 | 0 | 0 | 50,000 | 240,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|--------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Grossary item ,e.t.c. | 3300 | 99000 | 1188000 | 1247400 | 1309770 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 3300 | 99000 | 1188000 | 1247400 | 1309770 |
| Less Variable Expense (B) | | | | | |
| Straw, Bran, Medicine etc | 2805 | 84150 | 1009800 | 1060290 | 1113305 |
| Total Variable Expense | 2805 | 84150 | 1009800 | 1060290 | 1113305 |
| Contributon Margin (CM) [C=(A-B)] | 495 | 14850 | 178200 | 187110 | 196466 |
| Less Fixed Expense | | | | | |
| Rent | | 1400 | 16800 | 16800 | 16800 |
| Electric Bill | | 500 | 6000 | 6300 | 6600 |
| Transportaion | | 0 | 0 | 0 | 0 |
| 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 | | 500 | 6000 | 6100 | 6200 |
| Total Fixed Cost (D) | | 7500 | 90000 | 90400 | 90800 |
| Net Profit (E)= [C-D] | | 7350 | 88200 | 92610 | 97241 |
| Investment Pay Back | | | 20,000 | 20,000 | 20,000 |

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> |
|-------------|--|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 88,200 | 92610 | 97240.5 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 68200 | 140810 |
| | Total Cash Inflow | 138,200 | 160,810 | 238,051 |
| 2 | Cash Outflow | | | |
| 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 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 68,200 | 140,810 | 218,051 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:
Experience & Skill : 06 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





FAMILY PICTURE

