

Proposed NU Business Name: M/S TAMIM RADERS



Project identification and prepared by: MD.Majnu Hossen,
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BODIUZZAMAN
Age	:	16-10-1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Bother 4 Sister
Address	:	Vill: Mirjapur, P.O: Mirjapur, P.S: Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	MST.ARJUBA BEGUM
(iv) GB member's info	:	MD. SAMSUL HOQ Branch: Mirjapur, Centre # 106 (Female), Member ID: 1516; Group No:01 Member since: 06-07-1996 (8 Years)
Further Information:		First loan: -4,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 10,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	12 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-842987
Mother's Contact No.	:	01761-542837
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.ARJUBA BEGUM joined Grameen Bank since 08 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S TAMIM TRADERS
Location	:	Mirjapur, Sherpur.
Total Investment in BDT	:	BDT 265,000/-
Financing	:	Self BDT 195,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 12ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rich, Sugar, Kud , Oill , Soild ,Detergent,etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

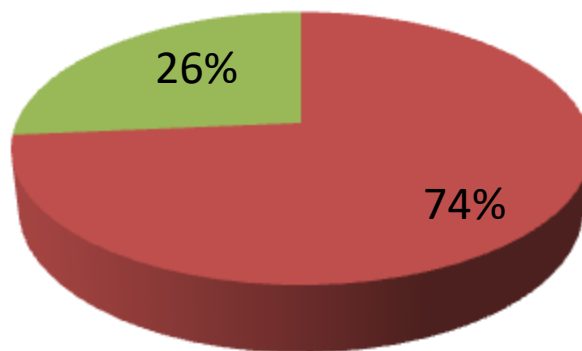
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Vitamin, P,A,H, Eskanitc,Vacsen, NekCayar,Etc.	8,000	240,000	2,880,000
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
Vitamin, P,A,H, Eskanitc,Vacsen, NekCayar,Etc.	6,000	180,000	2,160,000
Total variable Expense (B)	6,000	180,000	2,160,000
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000
Less. Fixed Expense			
House rant		600	7,200
Electricity Bill		300	3,600
Salary (self)		4,000	48,000
Entertainment		200	2,400
Guard		150	1,800
Mobile Bill		300	3,600
Total fixed Cost (D)		5,550	66,600
Net Profit (E) [C-D]		54,450	653,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Antibitikk	4	18,600	74,400	2	18,600	37,200	111,600
Vitamin	4	2700	10,800	4	2700	10,800	21,600
Calcam	2	4500	9,000	3	4500	13,500	22,500
Proti Fed	20	2150	43,000				43,000
P,A,H	10	350	3500				3,500
NekCayar	10	250	2500				2,500
Eskanitc,Vacsen	38	2343	18,740				18,740
Other	-	-	3,060	-	-	8,496	15,556
Security			30,000				
Total	88		195,000	9		70,000	265,000

Source of Finance



- Entrepreneur's Contribution 195,000
- Investor's Investment 70,000
- Total 265,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Vitamin, P,A,H, Eskanitc,Vacsen, NekCayar,Etc.	12,000	360,000	4,320,000	4,536,000	4,762,800
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	4,762,800
Less. Variable Expense	0				
Vitamin, P,A,H, Eskanitc,Vacsen,Etc.	9,000	270,000	3,240,000	3,402,000	3,572,100
Total variable Expense (B)	9,000	270,000	3,240,000	3,402,000	3,572,100
Contribution Margin (CM) [C=(A-B)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Fixed Expense					
House rant		600	7,200	7,200	7,200
Electricity Bill		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Guard		150	1,800	1,800	1,800
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		5,650	67,800	67,800	67,800
Net Profit (E) [C-D)		84,350	1,012,200	1,066,200	1,122,900
Investment Payback			28,000	28,000	28,000

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

Sl #	<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	70,000		
1.2	Net Profit	1,012,200	1,066,200	1,122,900
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		984,200	2,022,400
	Total Cash Inflow	1,082,200	2,050,400	3,145,300
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	984,200	2,022,400	3,117,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:05 Others:0
Experience & Skill : 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





Shelf 1 (top): Various bottles of medicines.

Shelf 2: Boxes of **রেনারসিন** (Renamycin) and **রেনাল-সি** (Renal-C).

Shelf 3: Yellow containers of **এক্সসি-সি** (Exsicc-C) and other bottles.

Shelf 4: Boxes of **রেনামক্স** (Renamox) and **রেনাল-সি** (Renal-C).

Shelf 5: More boxes of **রেনামক্স** (Renamox) and **রেনাল-সি** (Renal-C).

Shelf 6 (top right): Boxes of **মিক্রোল্যাব** (MicroLab).

Shelf 7 (middle right): Various bottles of medicines.

Shelf 8 (lower middle right): Boxes of medicines.

Shelf 9 (bottom right): Boxes of medicines.

Shelf 10 (top right): Boxes of **মিক্রোল্যাব** (MicroLab).

Shelf 11 (right): A red refrigerator with a logo on top.

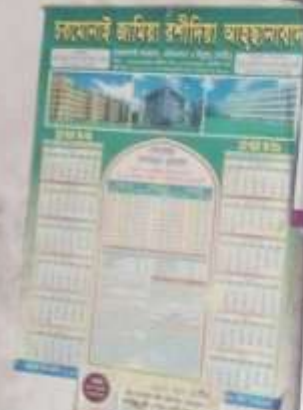






microlab





FAMILY PICTURE

