

Proposed NU Business Name: **TIN VAI TRADERS**



Project identification and prepared by: Md Sujat Ali
Shakhipur Unit
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SADDAM HOSEN SAZZAT
Age	:	28-08-1996 (21 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill:Ghechua, P.O: Nolua, P.S: Sokhipur, 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	:	MST. JAHANARA BEGUM
(iii) Father's name	:	MD. ABUL HOSSAIN
(iv) GB member's info	:	Branch: Jadavpur, Centre # 14(female), Member ID: 3001, Group No: 06 Member since 12/10/2000 to 2017 (17Years) First loan: BDT 2,000/- Existing loan :BDT 100,000/- Outstanding loan: BDT 56,000/-
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 & Skill Own Business and Training Info	:	15 years of business experience. : 10 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01701-753513
Family's Contact No.	:	01724-313359
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sokhipur unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA BEGUM joined Grameen Bank for 17 years. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

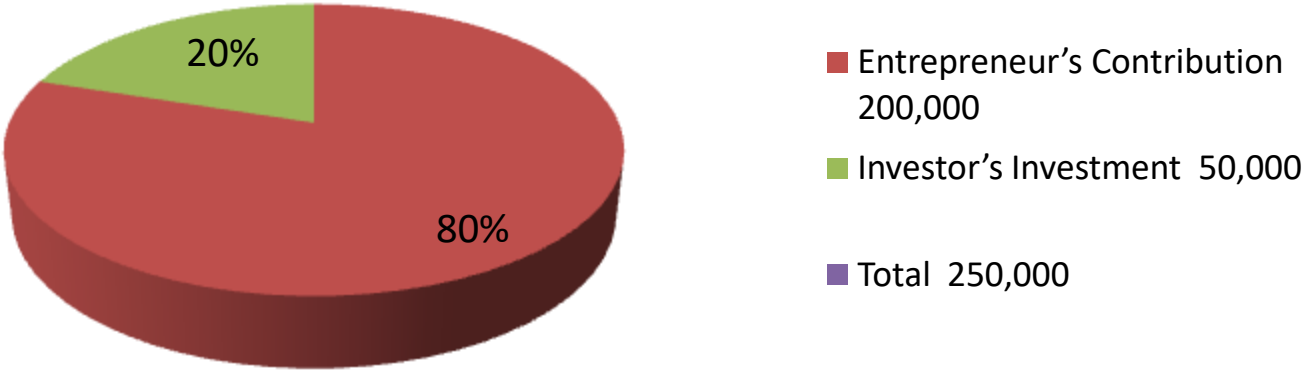
Proposed Nobin Udyokta Business Info

Business Name	:	TIN VAI TRADERS
Location	:	Dewdighi Bazar
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	100 ft x 20 ft= 2000 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in Bamboo▪Average 20% gain on sales.▪The business is operated by entrepreneur.▪The shop is own.▪Collects cloths from various area.▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Bamboo	6000	180000	2160000
	0	0	0
Total Sales(A)	6000	180000	2160000
Less Variable Expense (B)			0
Bamboo	4800	144000	1728000
Total Variable Expense	4800	144000	1728000
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		10000	120000
Salary (Self)		5000	60000
Salary (Staff)		200	2400
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		15700	188400
Net Profit (E)= [C-D]		20300	243600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bamboo			200,000			50,000	250,000
			200,000			50,000	250000

Source Of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Bamboo	8000	240000	2880000	3024000	3175200
	0	0	0	0	0
Total Sales(A)	8000	240000	2880000	3024000	3175200
Less Variable Expense (B)					
Bamboo	6400	192000	2304000	2419200	2540160
Total Variable Expense	6400	192000	2304000	2419200	2540160
Contributon Margin (CM) [C=(A-B)]	1600	48000	576000	604800	635040
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		10000	120000	126000	132300
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		200	2400	2400	2400
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		15700	188400	194800	201500
Net Profit (E)= [C-D]		32300	387600	406980	427329
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	387,600	406980	427329
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		367600	754580
	Total Cash Inflow	437,600	774,580	1,181,909
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	367,600	754,580	1,161,909

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 15 Years;
Own Business: 10 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





