

Proposed NU Business Name: **TIN VAI SENITARY & TELECOM**



Project identification and prepared by: Md Ataur
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Project verified by: Md Siddiquer Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NOOR ALAM
Age	:	01-01-1990 (27 Years)
Education, till to date	:	CLASS 7
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers 1 sister
Address	:	Vill: Ratanpur, P.O: Ratanpur, P.S: Sakhipur, 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	:	KHODEJA BEGUM
(iii) Father's name	:	ABDUL KARIM MIYA
(iv) GB member's info	:	Branch: Jadobpur ; Centre # 47 (Female), Member ID: 3891/1; Group No: 04 Member since: 13-7-1997 (20 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 80,000/- Outstanding loan: BDT 36000/-
(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	:	15years experience in running business. He has no training business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-878717
Father's Contact No.	:	01774-981842
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHADEJA BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. She utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TIN VAI SENITARY & TELECOM
Location	:	Kashem Bazar, Shakhuipur, Tangail
Total Investment in BDT	:	BDT 150000 /-
Financing	:	Self BDT 100000 (from existing business) 67% Required Investment BDT 50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	15ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing like, Telecom accessories.▪The farm is self.▪The shop is operating by entrepreneur.▪Existing 1employee.▪Collects goods from Noluya bazar.▪Agreed grace period is 3 months.

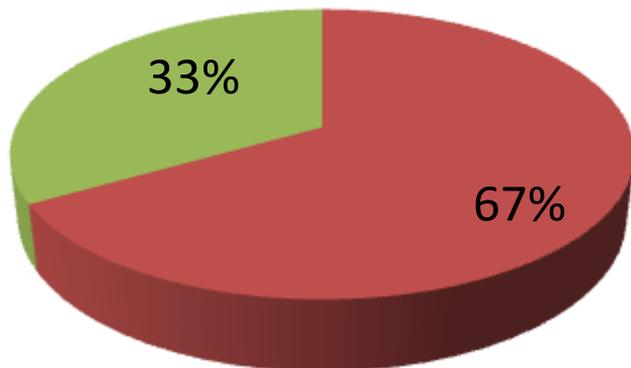
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telecom Accessories	1255	37650	451800
Bikash & Flexi	450	13500	162000
Total sales (A)	1705	51150	613800
Less Variable Exp.			
Telecom Accessories	1004	30120	361440
Total Variable exp. (B)	1004	30120	361440
Contribution Margin CM [C= (A-B)]	701	21030	252360
less fixed exp.			
Electricity bill		300	3600
Transportation		2000	24000
Salary (self)		5000	60000
Salary (staff)		9000	108000
Mobile		300	3600
total fixed cost (D)		16600	199200
Net profit (E) [C-D]		4430	53160

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Telecom Accessories	10	500	5,000			0	5,000
Pillar	10	1000	10,000			0	10,000
Pillar (small)	10	500	5,000			0	5,000
Bikash & Flexi	1	80000	80,000	1	50000	50,000	130,000
Total	31		100,000	1		50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Telecom Accessories	1850	55500	666000	699300	734265
Bikash	550	16500	198000	207900	218295
Total Sales (A)	2400	72000	864000	907200	952560
less variable Expenses					
Telecom Accessories	1480	44400	532800	559440	587412
Total variable Expenses (B)	1480	44400	532800	559440	587412
Contribution Margin (CM)= (A-B)	920	27600	331200	347760	365148
Less Fixed Expenses					
Electricity bill		300	3600	3800	4000
Transportation		2200	26400	35000	35000
Salary (self)		5000	60000	60000	60000
Salary (staff)		9000	108000	108000	108000
Mobile		400	4800	7400	4800
Total Fixed Cost		16900	202800	214200	211800
Net Profit (E) (C-D)		10700	128400	133560	153348
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	128,400	133,560	153348
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108,400	221960
	Total Cash Inflow	178400	241960	375308
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	20000	
3	Net Cash Surplus	108,400	221960	355308

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0
Others:0 Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Nalua Bazar, Sakhipur,
Tangail.

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

