

Proposed NU Business Name : HADHI TAYER CENTER



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD . SAIFUL ISLAM
Age	:	25-09-1985(32 Years)
Education, till to date	:	Class eight
Marital status	:	married
Children	:	2 Son o daughters
No. of siblings:	:	1 Brothers, 2 Sister.
Address	:	Villa: konabari P.O:bakra , P.S: nagourpur , 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	:	Most:chaira begum
(iii) Father's name	:	Md:ginnath ali
(iv) GB member's info	:	Branch:nagourpur Centre # 20/m(Female), Member ID : 2302/1 , Group No: 05 Member since:24/02/1988 First loan: BDT 5000 /- Outstanding loan: nil
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	:	10years experience in running business. He has no training
Other Own/Family Sources of Income	:	agricultural
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710338230
Family's Contact No.	:	01734405756
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most:chaira begum

joined Grameen 27 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . agricultural

Proposed Nobin Udyokta Business Info

Business Name	:	HADHI TAYER CENTER
Location	:	nagourpur bus stand nagourpur road tangail
Total Investment in BDT	:	BDT 114,000/-
Financing	:	Self BDT 64,000/- (from existing business 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 13ft= 169square ft
Security of the shop	:	25000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; truck tayer ,cng tayer pecap tub , auto tub ,cngtub jal tub old tub etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rent▪Collects goods from TANGAIL▪Agreed grace period is 3 months.

Existing Business (BDT)

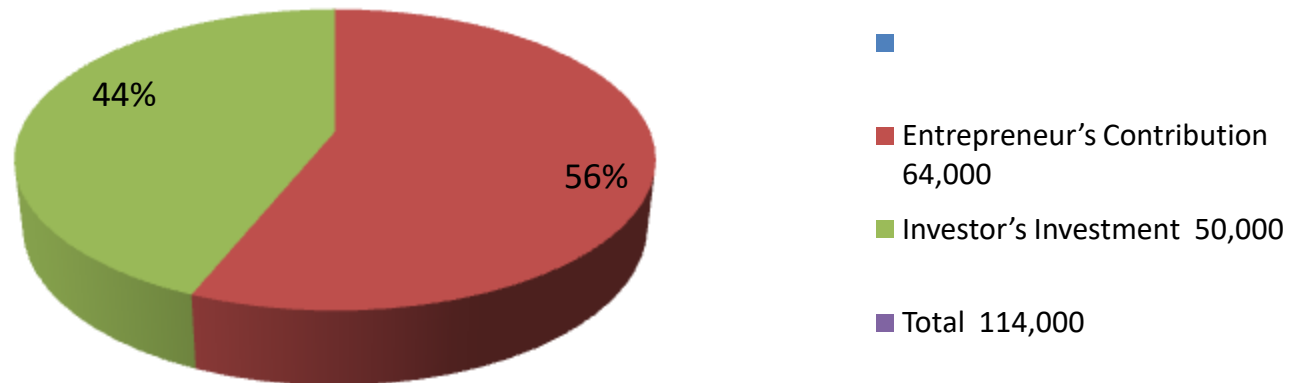
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
truck tayer ,cng tayer pecap tub , auto tub ,cngt ub jal tub old tub	3350	100500	1206000
Total Sales (A)	3350	100500	1206000
Less. Variable Expense			
truck tayer ,cng tayer pecap tub , auto tub ,cngtub jal tub old tub		80400	964800
Total variable Expense (B)		80400	964800
Contribution Margin (CM) [C=(A-B)		20100	241200
Less. Fixed Expense			
Rent		900	10800
Electricity Bill		7000	84000
Transportation		1000	12000
Mobile Bill		300	3600
Entertainment		500	6000
Gurd		100	1200
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		14800	177600
Net Profit (E) [C-D)		5000	63600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Truck tayer	18000	50000	68000
C,n,g tayer	30000		30000
Pecap tub	2500		2500
C n g tub	0		0
Auto tub	1500		1500
C n g tub	1000		1000
Old tub	10000		10000
Jail tub	700		700
Extra	300		300
Total	64000	50000	114000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
c	100500	1206000	1266300	1329615
Total Sales (A)	100500	1206000	1266300	1329615
Less. Variable Expense				
	80400	964800	1013040	1063692
Total variable Expense (B)	80400	964800	1013040	1063692
Contribution Margin (CM) [C=(A-B)]	20100	241200	253260	265923
Less. Fixed Expense				
Rent	900	10800	10800	10800
Electricity Bill	7000	84000	84000	84000
Guard	100	1200	1200	1200
Mobile Bill	300	3600	3800	3800
Entertainment	500	6000	6200	6200
Transportation	1000	12000	12200	12200
Salary (staff)	0	0	0	0
self salary	5000	60,000	60,000	60,000
Total Fixed Cost	14800	177600	178200	178200
Net Profit (E) [C-D]	5000	63600	75060	87723
Investment Payback		20000	20000	20000

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

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

Sl #	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	63600	75060	87723
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		43600	98660
	Total Cash Inflow	113600	118660	186383
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	20,000
	Total Cash Outflow	70,000	20,000	20000
3	Net Cash Surplus	43600	98660	166383

SWOT ANALYSIS

STRENGTH

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

FT

হোসেন
টায়ার



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টোবিনো
টায়ার

হাদি টায়ার সেন্টার

মোবাইল : ০১৭১০-৩৩৮২৩০



विज्ञान का
सुख का साधन,
निराशा का नाशक,
सभ्यता का आधार,
आदि का साधन।



শিল্পী **জাতি**
ব্রাহ্মণের ব্যাটারী,
লিক আপের ব্যাটারী,
অয়েল ফিল্টার ও
মহিল পাওয়া যায়।







FAMILY PICTURE

