

Proposed NU Business Name: **TANVIR FUEL WOOD GODOWN**



Project identification and prepared by: Md. Mozammel Haque,
Jampurki Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TANVIR MIA
Age	:	25-08-1993(22 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	No
No. of siblings:	:	1 Brothers & 3 Sister
Address	:	Vill: Pakulla, P.O: Pakulla, P.S: Mirjapur, 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	:	TAHARA BEGUM
(iii) Father's name	:	MD. REZAUL KARIM MOJNU
(iv) GB member's info	:	Branch: Jamurki , Centre # 5(Male), Member ID: 1186, Group No: 01 Member since: 12-09-2002 (13 Years) First loan: 3,000 taka.
Further Information:		Existing Loan: Nill Outstanding loan : Nill
(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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Wood Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01686-865222
Mother's Contact No.	:	01734-776737
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TAHARA BEGUM joined Grameen Bank since 13 years ago . At first She took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TANVIR FUEL WOOD GODOWN
Location	:	Pakulla, Mirjapur, Tangail.
Total Investment in BDT	:	BDT 210,000
Financing	:	Self BDT 1,10,000(from existing business) 52% Required Investment BDT 1,00,000(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	75ft x 20 ft= 1400 square ft
Security	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fuel Wood, Raw wood, etc.▪Average 33% gain on Sale.▪The business is operating by entrepreneur. Existing two employee.▪After getting equity, one employee will be appointed▪The shop is Owned.▪Collects goods from Nagorpur, Lawahati.▪Agreed grace period is 4 months.

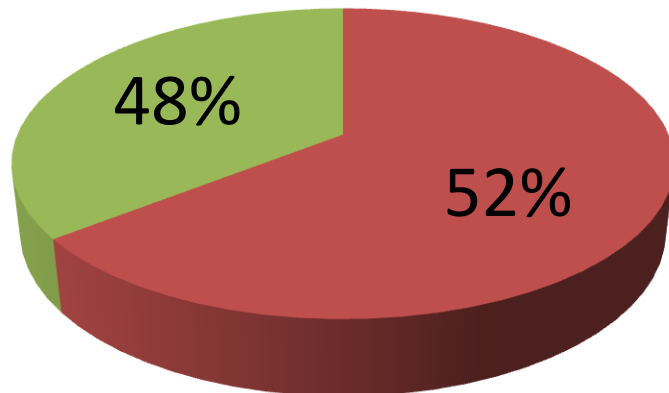
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fuel Wood, Raw wood, etc. (20*150)	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Fuel Wood, Raw wood, etc. (20*150)	2,010	60,300	723,600
Total variable Expense (B)	2,010	60,300	723,600
Contribution Margin (CM) [C=(A-B)]	990	29,700	356,400
Less. Fixed Expense			
Electricity bill		300	3,600
Transportation		4,000	48,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		12,000	144,000
Entertainment		500	6,000
Total fixed Cost (D)		22,300	267,600
Net Profit (E) [C-D]		7,400	88,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fuel Wood (920*120)	110000	-	110,000
Raw wood (100*100)	-	100,000	100,000
Total	110,000	100,000	210,000

Source of Finance



 Entrepreneur Contribution : 110,000

 Investor Investment: 1,00,000

 Total Investment : 210,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Fuel Wood, Raw wood, etc. (32*150)	4,800	144,000	1,728,000	1,814,400
Total Sales (A)	4,800	144,000	1,728,000	1,814,400
Less. Variable Expense				
Fuel Wood, Raw wood, etc. (32*150)	3,216	96,480	1,157,760	1,215,648
Total variable Expense (B)	3,216	96,480	1,157,760	1,215,648
Contribution Margin (CM) [C=(A-B)	1,584	47,520	570,240	598,752
Less. Fixed Expense				
Electricity bill		300	3,600	4,100
Transportation		6,500	78,000	78,500
Mobile Bill		600	7,200	7,200
Salary (self)		5,000	60,000	60,000
Salary (staff)		21,000	252,000	252,000
Entertainment		500	6,000	6,000
Total Fixed Cost		33,900	406,800	407,800
Net Profit (E) [C-D)		13,620	163,440	190,952
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	163,800	191,330
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus	-	103,800
	Total Cash Inflow	263,800	295,130
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan	-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	103,800	235,130

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:3
Experience & Skill : 7 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











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কানডেল
কেন্দ্র
কেন্দ্র



এয়ারটেল
সেবার সময় আউটকল রেটওই
সামান্য কালীয়ার হাটায়





FAMILY PICTURE

