

A Nobin Udyokta Project

M/S Hanif Traders



Project by : Md. Hanif Gagi
Identified by : Md. Abu Musa Bhuiyan
Verified By: Uttam Kumar Sarker

Chandpur Sadar Unit
Region-1
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Hanif Gagi
Age	:	10/03/1995 (20 Years)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	03 brothers .
<i>Parent's and GB related Info</i>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Nuri Begum
(iii) Father's name	:	Md. Khalil Gagi
(iv) GB member's info	:	Member since: 11/06/2012 Branch: Puran Bazar, Centre no.32/m, Group: 03 Loanee No. 2607/2 First loan: Tk. 4000 Existing loan: Tk.N/A Outstanding: Tk.N/A
<i>Further Information:</i>		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Wastage (Buy & Sale)
Trade License Number	:	01484
Business Experiences	:	5 years. (20 Years)
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	018121931591
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.



NU's mother has been a member of Grameen Bank (GB) Since 2012. At first her mother took a loan amount BDT 4000 from Grameen Bank. She Invested the money in her daughter's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	M/S Hanif Treders
Address/ Location	:	Merkatiz Road, Puran Bazar. Chandpur. .
Total Investment in BDT	:	5,66,500/-
Financing	:	Self BDT : 4,91,500 (from existing business) -87 % Required Investment BDT : 75,000 (as equity) - 13%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		BDT 10.000
Proposed Business % of present gross profit margin	:	30%
Estimated % of proposed gross profit margin	:	30%
Agreed grace period	:	02 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)		1,50,000	18,00,000
<i>Less: Cost of sale (B)</i>		1,05,000	12,60,000
Gross Profit 30% (A-B)= [C]		45,000	5,40,000
<i>Less: Operating Costs</i>			
Electricity bill		300	3600
Night Guard Bill		100	1200
Rent		3,000	36,000
Wages		10,000	1,20,000
Transportation		8000	96000
Mobile Bill		300	3600
Salary (Self)		10,000	1,20,000
Others (Entertainment)		400	4800
<i>Non Cash Item:</i>			
Depreciation Expenses			
<i>Total Operating Cost (D)</i>		32,100	3,85,200
Net Profit (C-D):		12,900	1,54,800

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items:			
Advance Payment (Wear house)	40,000		491,500
Present Goods Items (*) :	363,000		
Advance loan (08)	88,500		
Proposed Items (**) :		75,000	75,000
Total Capital	491,500	75,000	566,500

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Copper	95000
Thai Aluminum	5000
Iron	2,00,000
Paper, Book, Carton	50.000
Hair	10,000
Total	3,63,000

Proposed Item

Product Name	Amount
Wastage Purchase	50,000
Advance Payment	25,000
	75,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)		180,000	21,60,000		190000	22,80,000		200000	24,00,000
Less: Cost of Sale (B)		1,26,000	15,12,000		133000	15,96,000		140000	16,80,000
Profit 30% (A-B)=(C)		54,000	648000		57000	6,84,000		60000	7,20,000
Less operating cost :									
Electricity bill		400	4800		500	6000		600	7200
Mobile Bill		500	6000		600	7200		600	7200
Wages		12000	144000		13000	156000		14000	168000
Transportation		12000	144000		13000	156000		14000	168000
Salary- self		10000	120000		10000	120000		10000	120000
Shop Rent		3000	36000		3000	36000		3000	36000
Others		400	4800		500	6000		500	6000
Night Guard		100	1200		200	2400		200	2400
Depreciation Expenses									
Total Operating Cost (F)		38400	460800		40800	489600		42900	514800
Net Profit =(E-F)		15600	187200		16200	194400		17100	205200
GT payback		30,000			30,000			30,000	
Retained Income:		1,57,200			1,64,400			1,75,200	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit (Ownership Tr. Fee added back)	147200	154400	165200
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		117200	241600
	Total Cash Inflow	247200	271600	406800
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000	30,000
2.3	Payment of GB loan			
	Total Cash Outflow	130000	30000	30000
3.0	Net Cash Surplus	117200	241600	376800



STRENGTH

- Skill and 5 Years experience
- Quality service and Product
- Seven days open weekly
- 16 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Products and service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft

Photographs



Photograph



Photograph

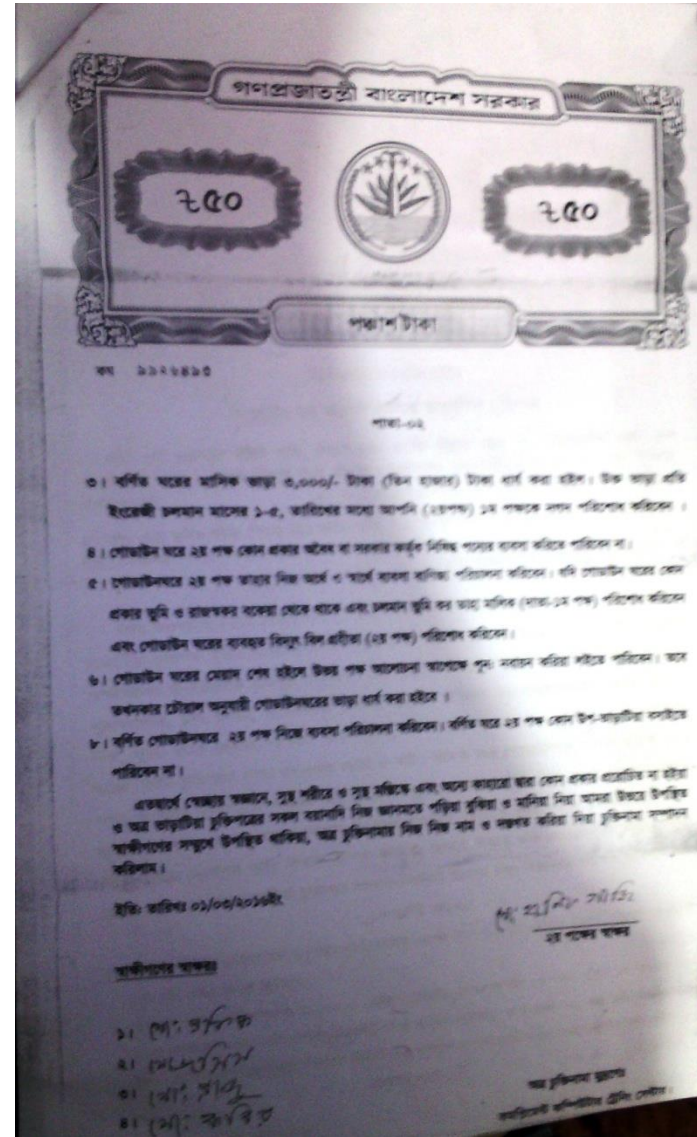
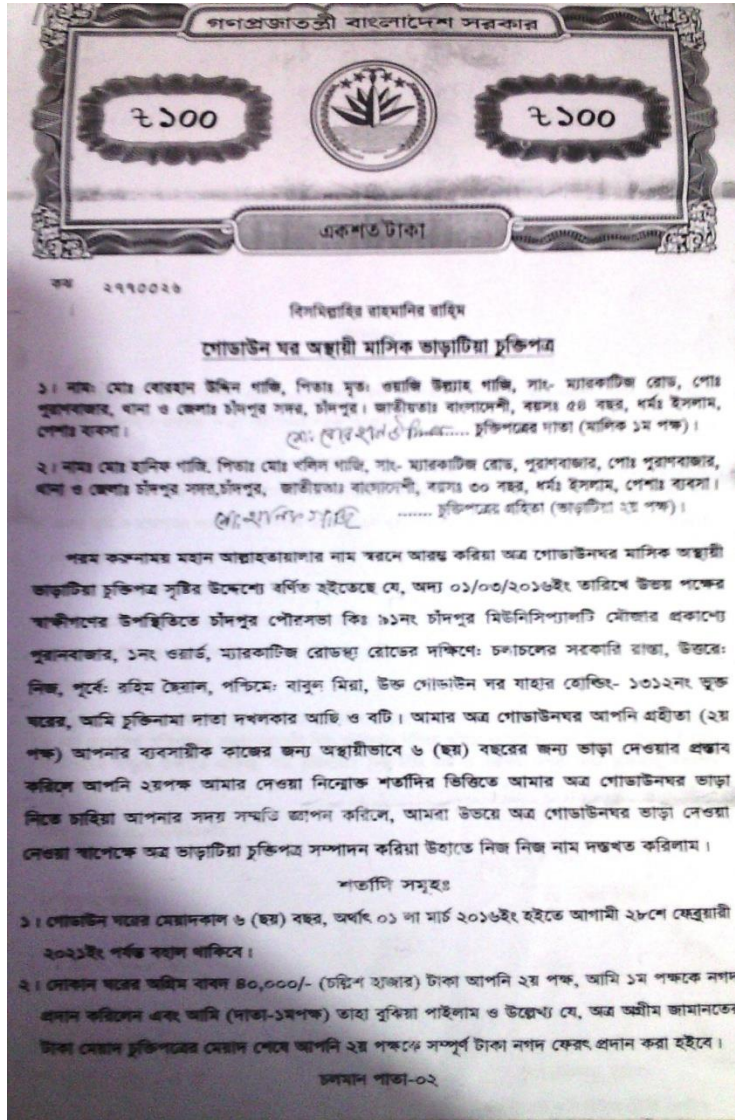


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Presented at
39th Internal Design Lab
on April 13, 2016 at GT

