

Proposed NU Business Name: **TAMANNA GERMENTS**



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	RIVA AKTER
Age	:	18-03-1991 (26Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	01 Daughters
No. of siblings:	:	01 Brother 03 sisters
Address	:	Vill: soth abirparaP.O ;+, P.S: Sirajdikhan, Dist: Munshigonj.
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 SAHANA BEGUM
(iii) Father's name	:	MD PERVES SARDAR
(iv) GB member's info	:	Branch: Rosuniya Centre # 10(Female), Member ID: 1701, Group No: 01 Member of since:19-09-1990(27Years) First loan: BDT 2,000/- Outstanding loan: 32,080/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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	:	04 years of business experience. : 04 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.	:	01671-930044
Family's Contact No.	:	01913-565215
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SAHANA BEGUM joined Grameen Bank since 27 years ago. 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	:	TAMANNA GERMENTS
Location	:	South abirpara,Sirajdikhan,Mushigonj.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 110,000/- (from existing business) 65% Required Investment BDT 60,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22 ft x 10 ft= 220 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 existing goods like; cloth, frog etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Islampur.▪Agreed grace period is 3 months.

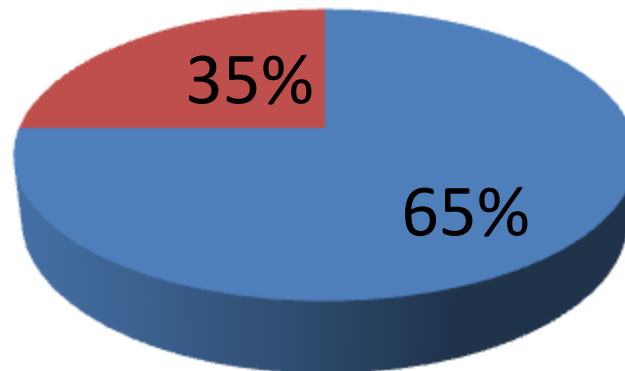
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
cloth, frog etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
cloth, frog etc	2,250	67,500	810,000
Total variable Expense (B)	2,250	67,500	810,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		11500	138,000
Mobile bill		200	2,400
Total fixed Cost (D)		18,200	218,400
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Jut cloth	10 mon	5000	50000		8 mon	5000	40000	90,000
Log machine	01	20000	20000		01	20000	20000	40,000
Power machine	02	20000	40000					40,000
Total			110,000				60,000	170,000

Source of Finance

■ Entrepreneur's contibution 110,000 ■ Investor's Investment 60,000 ■ Total 170,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
cloth, frog etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
cloth, frog etc.	2,625	78,750	945,000	992,250	1,041,863
Total variable Expense (B)	2,625	78,750	945,000	992,250	1,041,863
Contribution Margin (CM) [C=(A-B)	875	26,250	315,000	330,750	347,288
Less. Fixed Expense					
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		11,500	138,000	138,000	138,000
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	12,000	12,000	12,000
Total Fixed Cost		18,200	230,400	231,420	232,491
Net Profit (E) [C-D)		8,050	84,600	99,330	114,797
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	84,600	99,330	114,797
1.3	Depreciation (Non cash item)	12000	12000	12000
1.4	Opening Balance of Cash Surplus		72,600	159,930
	Total Cash Inflow	156,600	183,930	286,727
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	72,600	159,930	262,727

SWOT ANALYSIS

STRENGTH

Employment:03 Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :04
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









