

Proposed NU Business Name: **TARONNO**



Project identification and prepared by: Aowled Hossain,  
Feni Unit, Feni

Project verified by: Md. Ebadot Hossain



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOSHARAF HOSSAIN</b>
Age	:	15-10-1992 ( 26 Years)
Education, till to date	:	BBS
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Mongolkandi; P.O: Boktarmonsi ; P.S: SonaGazi, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ROSHNARA BRGUM</b>
(iii) Father's name	:	<b>TAJUL ISLAM</b>
(iv) GB member's info	:	Branch: Mongolkandi, Centre # 39 (Female), Member ID: 4707/2, Group No: 03 Member since: 2000 To 2015 (15 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: Nil
(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	:	06 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01867-560774
Family's Contact No.	:	01867-560774
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROSHNARA BRGUM** joined Grameen Bank since 18 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TARONNO</b>
Location	:	Appayon Afroz Tower, Feni
Total Investment in BDT	:	BDT: 501,000 /-
Financing	:	Self BDT: 451,000/- (from existing business) 90% Required Investment BDT: 50,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security	:	200,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shirt, Pant, T-Shirt, Polo Shirt Etc.</li><li>▪Average 25% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪Collects goods from Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

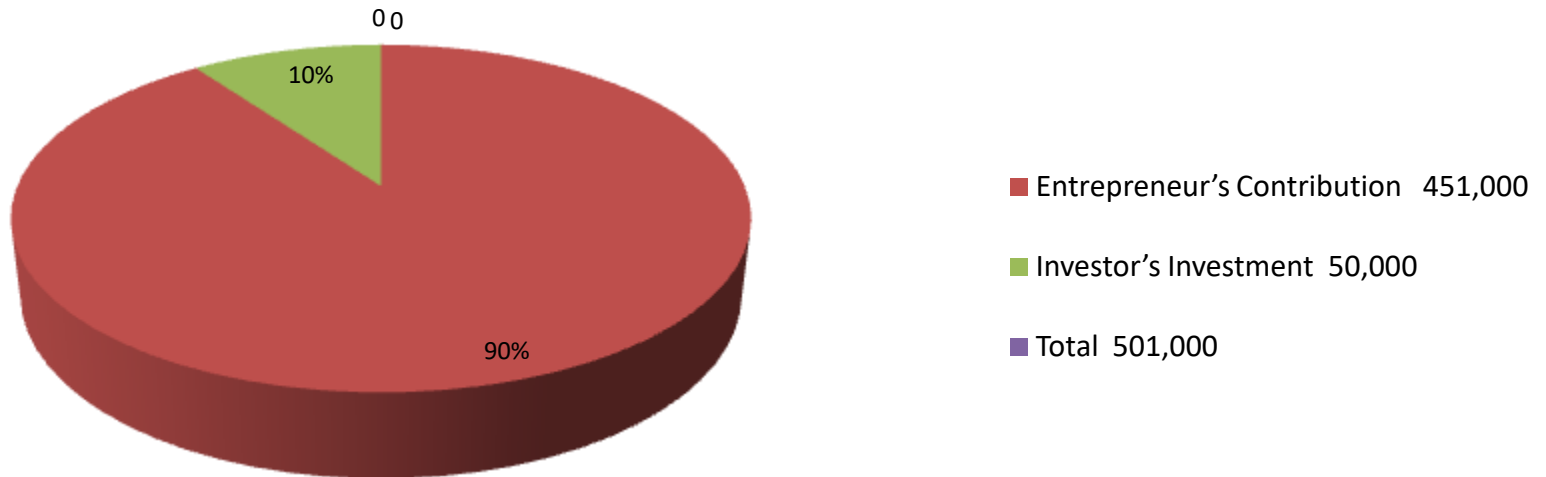
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Shirt, Pant, T-Shirt, Polo Shirt Etc	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	4,000	120,000	1,440,000
<b>Less Variable Expense</b>			
Shirt, Pant, T-Shirt, Polo Shirt Etc	3,000	90,000	1,080,000
<b>Total variable Expense (B)</b>	3,000	90,000	1,080,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less Variable Expense</b>			
Rent		3,000	36,000
Electricity bill		500	6,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Entertainment		500	6,000
Night Gird		150	1,800
Generator		150	1,800
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>16,600</b>	<b>199,200</b>
<b>Net Profit (E)= [C-D]</b>		<b>13,400</b>	<b>160,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shirt	200	300	60,000	100	300	30000	90,000
Pant	300	400	120,000	50	400	20,000	140,000
T-Sirt	200	200	40,000	0	0	0	40,000
Panjabi	25	500	12,500	0	0	0	12,500
Others	1	18500	18,500	0	0	0	18,500
Security	1	200000	200,000				200,000
<b>Total</b>	<b>727</b>	<b>219900</b>	<b>451,000</b>	<b>150</b>	<b>700</b>	<b>50,000</b>	<b>501,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Shirt, Pant, T-Shirt, Polo Shirt Etc	5,000	150,000	1800000	1890000	1984500
<b>Total Sales (A)</b>	5,000	150,000	1800000	1890000	1984500
<b>Less Variable Expense</b>					
Shirt, Pant, T-Shirt, Polo Shirt Etc	3,750	112,500	1350000	1417500	1488375
<b>Total variable Expense (B)</b>	3,750	112,500	1350000	1417500	1488375
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,250</b>	<b>37,500</b>	<b>450000</b>	<b>472500</b>	<b>496125</b>
<b>Less fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity bill		800	9,600	10,000	10,500
Transportation		2,500	30,000	30,500	31,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Night Gird		150	1,800	1,800	1,800
Generator		150	1,800	1,800	1,800
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>17,500</b>	<b>208,200</b>	<b>211,100</b>	<b>212,400</b>
<b>Net Profit (E)= [C-D]</b>		<b>20,000</b>	<b>241,800</b>	<b>261,400</b>	<b>283,725</b>
Investment Payback			20,000	20,000	20,000



# 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	<b>241,800</b>	<b>261,400</b>	<b>283,725</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		221,800	463,200
	<b>Total Cash Inflow</b>	291,800	483,200	746,925
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
<b>3</b>	<b>Net Cash Surplus</b>	221,800	463,200	726,925

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

