

Proposed NU Business Name: **TONNI TOMA GIFT & ELECTRIC**



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Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	AKTER HOSSIN
Age	:	17-01-1987 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Pugli, P.O: Bangra, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MOST ABIDA
(iii) Father's name	:	MD MAIN UDDIN
(iv) GB member's info	:	Branch: Khilda Kalihati, Centre # 06(Male), Member ID: 1264, Group No: 03 Member since: 1990 to 15-11-2012 (22 Years) First loan: 2,000 taka.
Further Information:		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	:	Five years experience in running business. He has training for one year.
Other Own/Family Sources of Income	:	Father's income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-306643
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Md Main Uddin was a member of Grameen Bank for 22 years ago . At first he took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business, house development and buying lands.

Proposed Nobin Udyokta Business Info

Business Name	:	TONNI TOMA GIFT & ELECTRIC
Location	:	Bagutiya Bazar, Kalihati, Tangail.
Total Investment in BDT	:	BDT 4,20,000
Financing	:	Self BDT 2,20,000(from existing business) 52% Required Investment BDT 2,00,000(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pan, Bowl, Rice cooker, Gift Box, Tiffin Box, Bulb, Multiplug, Switch, Socket, Show piece, etc.▪Average 20% gain on Sale.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity, one employee will be appointed▪The shop is rented.▪Collects goods from Tangail, Ghatal.▪Agreed grace period is 4 months.

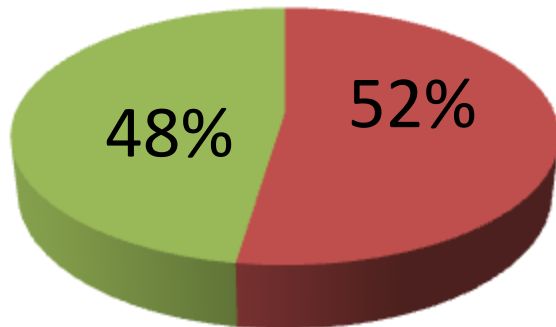
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pan, Bowl, Rice cooker, Gift Box, Tiffin Box, Bulb, Multiplug, Switch, Socket, Show piece, etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Pan, Bowl, Rice cooker, Gift Box, Tiffin Box, Bulb, Multiplug, Switch, Socket, Show piece, etc.	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Entertainment		300	3,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Total Fixed Cost		7,800	93,600
Net Profit (E) [C-D]		10,200	122,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pan, Bowl, Rice cooker,	54,000	80,000	1,34,000
Gift Box, Tiffin Box, Bulb, Multiplug,	88,000	60,000	1,48,000
Switch, Socket, Show piece, etc.	78,000	60,000	1,38,000
Total	2,20,000	2,00,000	4,20,000

Source of Finance



■ Entrepreneur's Contribution 220,000

■ Investor's Investment 200,000

■ Total 420,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Pan, Bowl, Rice cooker, Gift Box, Tiffin Box, Bulb, Multiplug, Switch, Socket, Show piece, etc.	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Pan, Bowl, Rice cooker, Gift Box, Tiffin Box, Bulb, Multiplug, Switch, Socket, Show piece, etc.	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Electricity Bill		200	2,400	2,520	2,646
Mobile Bill & SMS Monitoring		550	6,600	6,930	7,277
Entertainment		500	6,000	6,300	6,615
Transportation		3,000	36,000	37,800	39,690
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		4,000	48,000	48,000	48,000
Total Fixed Cost		13,250	159,000	166,950	175,298
Net Profit (E) [C-D]		19,750	237,000	248,850	261,293
Investment Payback			80,000	80,000	80,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	237,000	248,850	261,293
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		157,000	325,850
	Total Cash Inflow	437,000	405,850	587,143
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	157,000	325,850	507,143

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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

ভাল, তমা গিফট এ্যালোমিনিয়াম এন্ড ইলেকট্রিক



মা গিফট এ্যালোমিনিয়াম এন্ড ইলেকট্রিক

















FAMILY PICTURE

