

Proposed NU Business Name: **TAMANNA ENTERPRISE**



Project prepared by : Probir Chandra pramanik.
Sonatala unit.Bogra

Project verified by: Md.mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TOWFIKUL ISLAM
Age	:	01-01-1994 (23 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	None
No. of siblings:	:	01 Brother 03 Sister
Address	:	Vill: Charpara P.O: Charpara P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most Kohinoor Begum
(iii) Father's name	:	Md Mostafizer Rahman Suja
(iv) GB member's info	:	Branch: Jhorgache, Centre # 17(Female), Member ID: 2115/2, Group No: 06 Member since: 12-12-2008 (05Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 30,000/-, 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	:	01 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.	:	01737-204386
Mother's Contact No.	:	01759-303774
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Kohinoor Begum joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TAMANNA ENTERPRISE
Location	:	Charpara Bazer, Sonatala, Bogra.
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Head phone, Battery, Charger, switch, choked etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Bogra Bazer, Bogra▪Agreed grace period is 3 months.

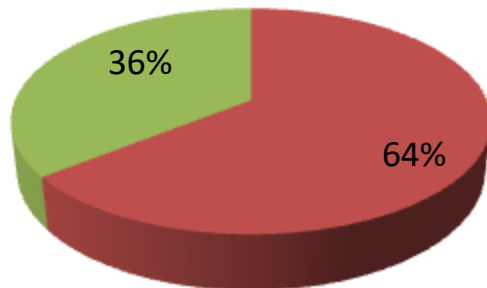
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics items	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Electronics items	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
House rant		1,100	13,200
Electricity Bill		500	6,000
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		4,700	56,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Television	1	8000	8,000	0	0	0	8,000
Fan	3	1500	4,500	10	1500	15,000	19,500
Rice cooker	2	1400	2,800	0	0	0	2,800
Charger	120	60	7,200	24	120	2,880	10,080
Remote	35	50	1,750	40	50	2,000	3,750
Gifts items	0	0	0	450	50	22,500	22,500
Others	1	11750	11,750	1	7620	7,620	19,370
Security	1	54000	54,000	0	0	0	54,000
Total	163	0	90000	525	9340	50000	140000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electronics items	2,800	84,000	1,008,000	1,058,400	1,111,320
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense					
Electronics items	2,240	67,200	806,400	846,720	889,056
Total variable Expense (B)	2,240	67,200	806,400	846,720	889,056
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
House rant		1,100	13,200	13,200	13,200
Electricity Bill		500	6,000	6,000	6,000
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	28,000	28,000	28,000
Total fixed Cost (D)		7,300	115,600	115,600	115,600
Net Profit (E) [C-D]		9,500	86,000	96,080	106,664
Investment Payback			20,000	20,000	20,000

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

SI #	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	86,000	96,080	106,664
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		66,000	142,080
	Total Cash Inflow	136,000	162,080	248,744
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	66,000	142,080	228,744

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 1 Years
Quality goods & services;
Skill and experience; 1Years

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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