

## Proposed NU Business Name: **AL RABBANI METEL**



Project identification and prepared: Aman ulla,  
Dagonvuiyan Unit, Feni.

Project verified by: Sushanto Kumar Biswash



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SOLTAN AHAMMAD RAJU</b>
Age	:	20-12-1993 (24 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	01 Brother ,01 Sister
Address	:	Vill: Udrajpur, P.O: Dagonbhuiyan, P.S: Dagonbhuiyan, 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>DALOWARA BEGUM</b>
(iii) Father's name	:	<b>SALA AHAMMAD</b>
(iv) GB member's info	:	Branch:Dagonbhuyain, Centre # 32 (Female), Member ID: 2965, Group No: 04 Member since: 2003 to 2008 (05 Years) First loan: BDT 9200/-
Further Information:		Existing loan:11000, 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	:	13 years experience in running business. 03 Years in own business. He has 10 years training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	<b>01828039891</b>
Family's Contact No.	:	<b>01734856811</b>
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**DALOWARA BEGUM** joined Grameen Bank since 05 years ago. At first she took 9,200 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

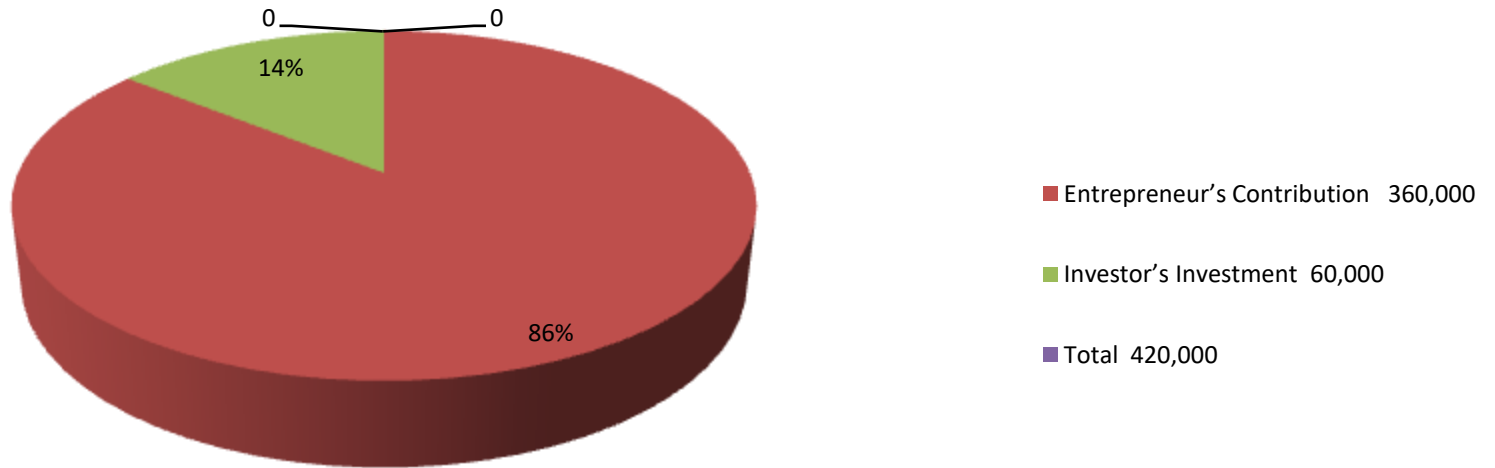
Business Name	:	: <b>AL RABBANI METEL</b>
Location	:	Muktarbari doraja, aziz fazilpur, Dagonbhuiyan, Feni.
Total Investment in BDT	:	BDT 4,20000/-
Financing	:	Self BDT 360,000/- (from existing business) 86% Required Investment BDT 60,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 20ft = 400 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Steel Furniture.</li><li>▪ Average 25% gain on sales.</li><li>▪ The business is operating by the entrepreneur himself. He has 06 employee.</li><li>▪ After getting equity fund 01 will be appointed</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Feni.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Steel Furniture	10000	300000	3600000
<b>Total Sales (A)</b>	<b>10000</b>	<b>300000</b>	<b>3600000</b>
Less. Variable Expense			
Steel Furniture	7500	225000	2700000
<b>Total variable Expense (B)</b>	<b>3500</b>	<b>225000</b>	<b>2700000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>
Less. Fixed Expense			
Rent		4000	48000
Electricity bill		2000	24000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		35000	420000
Entertainment		300	3600
Gird		200	2400
Generator		0	0
Mobile bill		500	6000
<b>Total fixed Cost (D)</b>		<b>49000</b>	<b>588000</b>
<b>Net Profit (E) [C-D]</b>		<b>26000</b>	<b>312000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Seat	0	0	50000	0	0	0	50000
Loha	0	0	100000	0	0	60000	160000
Door	10	8000	80000	0	0	0	80000
Almira	3	20000	60000	0	0	0	60000
Others	0	0	20000	0	0	0	20000
Security	0	0	50000	0	0	0	50000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>360000</b>	<b>0</b>	<b>0</b>	<b>60000</b>	<b>420000</b>



<b>Financial Projection (BDT)</b>				
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2 Year</b>
<b>Revenue (sales)</b>				
Steel Furniture	14960	448800	5385600	5654880
<b>Total Sales (A)</b>	14960	448800	5385600	5654880
<b>Less. Variable Expense</b>				
Steel Furniture	11220	336600	4039200	4241160
<b>Total variable Expense (B)</b>	11220	336600	4039200	4241160
<b>Contribution Margin (CM) [C=(A-B)]</b>	3740	112200	1346400	1413720
<b>Less. Fixed Expense</b>				
Rent		4000	48000	48000
Electricity bill		2500	30000	30200
Transportation		2500	30000	30200
Salary (self)		5000	60000	60000
Salary(staff)		45000	540000	540000
Entertainment		300	3600	3600
Gird		200	2400	2400
Generator		0	0	0
Mobile bill		700	8400	8600
<b>Total Fixed Cost</b>		60200	722400	723000
<b>Net Profit (E) [C-D]</b>		52000	624000	655200
<b>Investment Payback</b>			<b>36000</b>	<b>36000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	624000	655200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		5,88,000
	<b>Total Cash Inflow</b>	<b>684,000</b>	<b>12,43,200</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>5,88,000</b>	<b>1,207,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 13 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



















## FAMILY PICTURE

