

Proposed NU Business Name: **RABEYA METAL**



Project identification and prepared by: Aowlad Hossain ,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMRUL HASSAN
Age	:	02-08-1993 (23 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	05 Brothers 01 Sisters
Address	:	Vill: Jowar Kasar, P.O: Jowar Kasar; P.S: Feni Sadar ; 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	:	RABEYA KHATUN
(iii) Father's name	:	ABDUL KAIYUM
(iv) GB member's info	:	Branch: Dharmapur, Centre # 04 (Female), Member ID: 3432, Group No: 04 Member since: 12-01-1996 (20Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,00 Outstanding loan: BDT 1860
(v) Who pays GB loan installment	:	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 and Training Info	:	08 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.	:	01849-449300
Family's Contact No.	:	01881-669554
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABEYA KHATUN joined Grameen Bank since 20 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	Rabeya Metal
Location	:	Amin Bazar, Dharmapur Feni
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 220,000/- (from existing business) 79% Required Investment BDT 60,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	09 ft x 17 ft= 153 square ft
Security	:	40,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Showcase, Almira, Steel Door and Window, Square bar, Engle, Plen Shitt, Zedbar etc.▪Average 30% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 06 employee.▪Collects goods from Feni Sadar.▪Agreed grace period is 3 months.

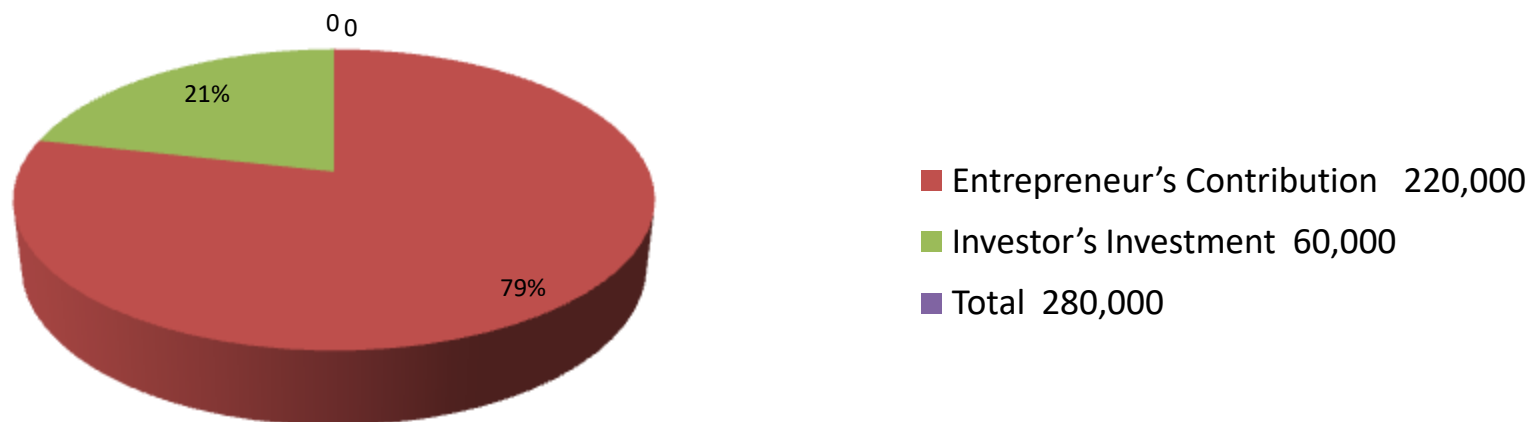
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Showcase, Almira, Steel Door and Windoor etc.		150,000	1,800,000
Total Sales (A)		150,000	1,800,000
Less Variable Expense			
Square bar, Engle, Plen Shitt, Zedbar etc..		105,000	1,260,000
Total variable Expense (B)		105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]		45,000	540,000
Less Variable Expense			
Rent		1,300	15,600
Electricity bill		1000	12,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary(Staff)		20,000	240,000
Entertainment		500	6,000
Guard		350	4,200
Generator		150	1,800
Mobile bill		500	6,000
Total fixed cost (D)		31,800	381,600
Net Profit (E)= [C-D]		13,200	158,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Almira	3	20000	60,000	0	0	0	60,000
Shocase	1	20000	20,000	0	0	0	20,000
Door	3	6000	18,000	0	0	0	18,000
Window	6	5000	30,000	0	0	0	30,000
Squire Bar	1	10000	10,000	1	20000	20,000	30,000
Engle	1	5000	5,000	1	20000	20,000	25,000
Plate, Zed Bar	1	15000	15,000	1	20000	20,000	35,000
Others	1	22000	22,000	0	0	0	22,000
Security	1	40000	40,000	0	0	0	40,000
Total	18	143000	220,000	3	60000	60,000	280,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Showcase, Almira, Steel Door and Window etc.		170,000	2040000	2142000	2249100
Total Sales (A)		170,000	2040000	2142000	2249100
Less Variable Expense					
Square bar, Engle, Plen Shitt, Zedbar etc..		170,000	2040000	2142000	2249100
Total variable Expense (B)		170,000	2040000	2142000	2249100
Contribution Margin (CM) [C=(A-B)		51,000	612000	642600	674730
Less Variable Expense					
Rent		1,300	1,300	1,300	1,300
Electricity bill		1300	15,600	16,000	16500
Transportation		3,400	40,800	41,000	42000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		20,000	240,000	240,000	240,000
Entertainment		500	6,000	6,000	6,000
Guard		350	4,200	4,200	4,200
Generator		150	1,800	1,800	1,800
Mobile bill		600	7,200	7,500	8000
Total fixed cost (D)		32,600	391,200	377,800	379,800
Net Profit (E)= [C-D]		18,400	220,800	264,800	294,930

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	60,000		
1.2	Net Profit	220,800	264,800	294,930
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		196,800	437600
	Total Cash Inflow	280,800	461,600	732,530
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	196,800	437,600	708,530

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Amin Bazar , Dhormopur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

