

Proposed NU Business Name: **TABASSUM METAL & WORKSHOP**



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Chagal naiya,feni

Project verified by: Susanto kumar biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.OMOR FARUK
Age	:	18 /07/1995 (22 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	02 Brother 01 Sisters
Address	:	Vill: South dhormopur P.O: Amjad hat, P.S: Fulgazi, 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	:	RINA BEGUM
(iii) Father's name	:	ANOWAR ULLA
(iv) GB member's info	:	Branch: Mohamaya, Centre # 13/(Female), Member ID:2134/1, Group No: 03 Member since: 03-04-2004-2010(6Year) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 00/-
(v) Who pays GB loan installment	:	Mother
(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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01835-007210
Mother's Contact No.	:	01824-996190
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA BEGUM joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

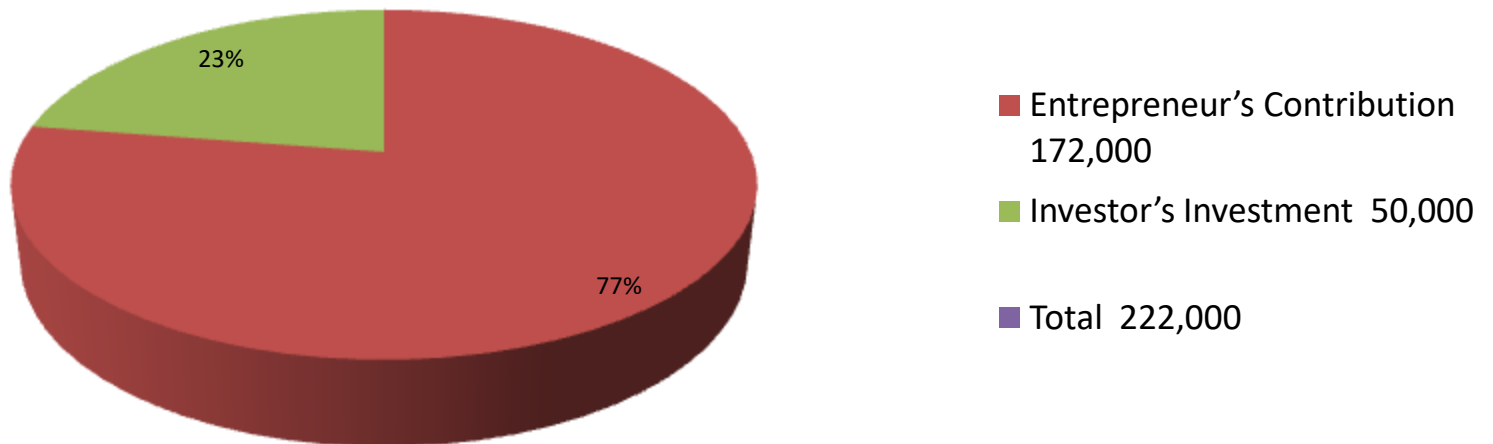
Business Name	:	TABASSUMUM METAL & WORKSHOP
Location	:	South Dhormopur School mor, Fulgazi, Feni.
Total Investment In BDT	:	Bdt 2,22,000/-
Financing	:	Self BDT 1,72,000/- (From Existing Business) 77% Required Investment Bdt,50,000(as Equity) 23%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 15 ft. = 300 Square Ft
Security Of The Shop	:	13,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like showkes,almari,rak etc.▪Average 25% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
showkes,almari,rak etc.	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
showkes,almari,rak etc.	2625	78750	945000
Total Variable Expense	2625	78750	945000
Contributon Margin (CM) [C=(A-B)]	875	26250	315000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		800	9600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 4		12000	144000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		21600	259200
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
showkes	2	20,000	40,000	1	20,000	20,000	60,000
almari	3	16,000	48,000	1	16,000	16,000	64,000
dram	4	6,000	24,000			0	24,000
rak	1	9,000	9,000			0	9,000
sheet	200	90	18,000			0	18,000
security		0	13,000			0	13,000
others	0	0	20,000			14,000	34,000
			0			0	0
			0			0	0
			0			0	0
Total	210	51090	172,000	2	36,000	50,000	222,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
showkes,almari,rak etc.	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
showkes,almari,rak etc.	3000	90000	1080000	1134000	1190700
Total Variable Expense	3000	90000	1080000	1134000	1190700
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		800	9600	9900	10200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		21600	259200	259780	260369
Net Profit (E)= [C-D]		8400	100800	105840	111132
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	100,800	105840	111132
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80800	166640
	Total Cash Inflow	150,800	186,640	277,772
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	80,800	166,640	257,772

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; South Dhormopur School
mor, Fulgazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







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