

Proposed NU Business Name: **RASEL METAL**



Project identification and prepared by: Abu Salek,
Dagonbhuiyan, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL HOSSAIN
Age	:	01-01-1985 (31 Years)
Education, till to date	:	Class Six
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: Debrampur, P.O: Etimkhana, 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	:	SOKINA KHATUN
(iii) Father's name	:	DIN MUHAMMAD
(iv) GB member's info	:	Branch: Companigonj, Centre # 27 (Female), Member ID: 13781, Group No: 03 Member since: 01-01-1993 to 2001 (08 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: Nil, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01846-899458
Family's Contact No.	:	01751-648527
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKINA KHATUN joined Grameen Bank since 08 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RASEL METAL
Location	:	Namabazar, Olipur road, Dagonbhuiyan
Total Investment in BDT	:	BDT 195,000/-
Financing	:	Self BDT 115,000/-(from existing business) 59% Required Investment BDT 80,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 25ft = 325 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Steel Furniture.▪Average 30% gain on sales.▪The business is operating by the entrepreneur himself. He has 3 employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

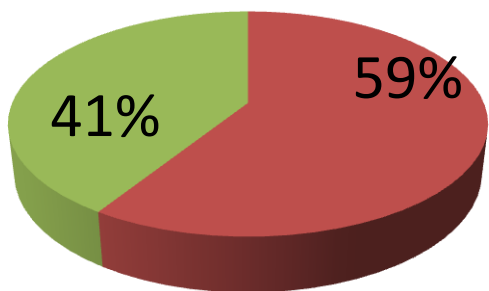
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Steel Furniture	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Steel Furniture	56,000	672,000
Total variable Expense (B)	56,000	672,000
Contribution Margin (CM) [C=(A-B)]	24,000	288,000
Less. Fixed Expense		
Rent	2,000	24,000
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Entertainment	500	6,000
Salary (staff)	9,000	108,000
Total fixed Cost (D)	18,800	225,600
Net Profit (E) [C-D]	5,200	62,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Almirah	2	20000	40,000	0	0	0	40,000
Door	2	7000	14,000	0	0	0	14,000
Grill	4	10000	40,000	0	0	0	40,000
Box	6	1500	9,000	0	0	0	9,000
Table	1	6000	6,000	0	0	0	6,000
Square Bar	120	50	6,000	1010	50	50,500	56,500
Plane Sheet	0	0	0	350	70	24,500	24,500
Wearing Steel	0	0	0	5	1000	5,000	5,000
Total	135		115,000	1,365		80,000	195,000

Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 80,000
- Total 195,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Steel Furniture	110,000	1,320,000	1,386,000	1,455,300
Total Sales (A)	110,000	1,320,000	1,386,000	1,455,300
Less. Variable Expense				
Steel Furniture	77,000	924,000	970,200	1,018,710
Total variable Expense (B)	77,000	924,000	970,200	1,018,710
Contribution Margin (CM) [C=(A-B)]	33,000	396,000	415,800	436,590
Less. Fixed Expense				
Rent	2,000	24,000	24,000	24,000
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	300	3,600	4,000	5,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,300	15,600	17,500	19,500
Entertainment	500	6,000	7,000	8,000
Salary (staff)	12,000	144,000	144,000	144,000
Total Fixed Cost	22,100	265,200	269,500	274,500
Net Profit (E) [C-D]	10,900	130,800	146,300	162,090
Investment Payback		32,000	32,000	32,000

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	80,000		
1.2	Net Profit	130,800	146,300	162,090
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		98,800	213,100
	Total Cash Inflow	210,800	245,100	375,190
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	98,800	213,100	343,190

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 04
Experience & Skill : 8 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





















রাসেল মেটাল

এখানে জানালা, সার্টার, কলাপসিবল গেইট, ওয়ার
ড্রপ ইত্যাদি সমস্ত যাবতীয় মেটাল সামগ্রী ও এস.এস এর
সকল প্রকার কাজ করা হয়।



প্রাঃ আবুল হোসেন (রাসেল)
মোবাইল-০১৮৪৬-৮২২৪৫৮
০১৭৫১-৬৪৮৫২৭



নামার বাজার, আলীপুর রোড, দাগনডাঙ্গা, ফেনী।

FAMILY PICTURE

