

## Proposed NU Business Name: **TUSHAR METAL**



Project identification and prepared by: Md. Habil Uddin Shah,  
Keranigonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



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

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

Name	:	<b>TUSHAR AHMED</b>
Age	:	20-03-1995 (22 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers
Address	:	Vill: Belna , P.O: Talepur, P.S: Keranigonj, Dist: Dhaka
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>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>HARUNUR OR RASHID</b>
(iv) GB member's info	:	Branch: Rohitpur, Centre # 53(Female), Member ID: 4682, Group No: 03 Member since: 2000-2007 (07Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30000/-, 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	:	5 years experience in running business. He has hand training from his father.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01836-796363
Mother's Contact No.	:	01832-128450
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA BEGUM** joined Grameen Bank since 07 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	:	<b>TUSHAR METAL</b>
Location	:	Bella, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	35ft x 10 ft= 350 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Manufacturer of steel crockery's item.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur himself. Existing 5 employees.</li><li>▪The factory is owned.</li><li>▪Collects goods from Dhaka, Medford.</li><li>▪Agreed grace period is 3 months.</li></ul>

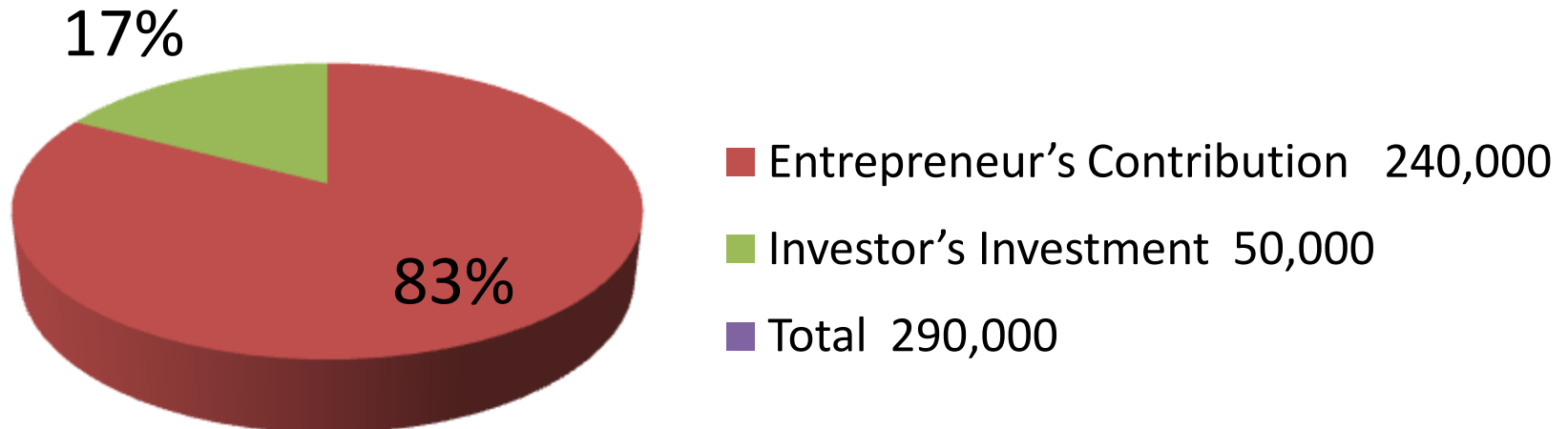
## Existing Business (BDT)

Particular	Weekly	Monthly	Yearly
Sales, Saucepan	100,000	400,000	4,800,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>400,000</b>	<b>4,800,000</b>
<b>Less. Cost of sales</b>			
Steel	85,000	340,000	4,080,000
<b>Total Cost of sales (B)</b>	<b>85,000</b>	<b>340,000</b>	<b>4,080,000</b>
<b>Gross Profit [C=(A-B)]</b>	<b>15,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Operating Cost</b>			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		3,000	36,000
Transportation		4,000	48,000
Salary (staff) (5)		40,000	480,000
Entertainment		200	2,400
<b>Total Operating Cost (D)</b>		<b>52,400</b>	<b>628,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,600</b>	<b>91,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Saucepan	300	50	15,000	0	0	0	15,000
Steel Bogi	3000	75	225,000	667	75	50,000	275,000
<b>Total</b>	<b>3300</b>		<b>240,000</b>	<b>667</b>		<b>50,000</b>	<b>290,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Weekly	Monthly	1st Year	2nd Year	3rd Year
Sales, Saucepan	111,000	444,000	5,328,000	5,594,400	5,874,120
<b>Total Sales (A)</b>	<b>111,000</b>	<b>444,000</b>	<b>5,328,000</b>	<b>5,594,400</b>	<b>5,874,120</b>
<b>Less. Cost of sales</b>					
Steel	94,350	377,400	4,528,800	4,755,240	4,993,002
<b>Total Cost of sales (B)</b>	<b>94,350</b>	<b>377,400</b>	<b>4,528,800</b>	<b>4,755,240</b>	<b>4,993,002</b>
<b>Gross Profit [C=(A-B)]</b>	<b>16,650</b>	<b>66,600</b>	<b>799,200</b>	<b>839,160</b>	<b>881,118</b>
<b>Less. Operating Cost</b>					
Mobile Bill		300	3,600	3,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		3,200	38,400	40,000	42,000
Transportation		5,000	60,000	62,000	64,000
Salary (staff) (5)		40,000	480,000	480,000	480,000
Entertainment		300	3,600	4,000	4,500
<b>Total Operating Cost (D)</b>		<b>53,800</b>	<b>645,600</b>	<b>649,000</b>	<b>656,500</b>
<b>Net Profit (E) [C-D]</b>		<b>12,800</b>	<b>153,600</b>	<b>190,160</b>	<b>224,618</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	153,600	190,160	224,618
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		133,600	303,760
	<b>Total Cash Inflow</b>	<b>203,600</b>	<b>323,760</b>	<b>528,378</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>133,600</b>	<b>303,760</b>	<b>508,378</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 04 Family:0 Others:05  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of factory;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























# FAMILY PICTURE

