

Proposed NU Business Name: **TUSHAR METAL**



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

Project verified by: Shushanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	TUSHAR AHMED
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: Keraneegonj, 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	:	ANOWARA BEGUM
(iii) Father's name	:	HARUNUR OR RASHID
(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	:	15 years experience in running business. He has NO Year training.
Other Own/Family Sources of Income	:	-
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. Keraneegonj 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	:	TUSHAR METAL
Location	:	Bella
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">▪The business is planned to be scaled up by investment in existing goods like; Metal, steel parts etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 4 employees.▪The shop is Own.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

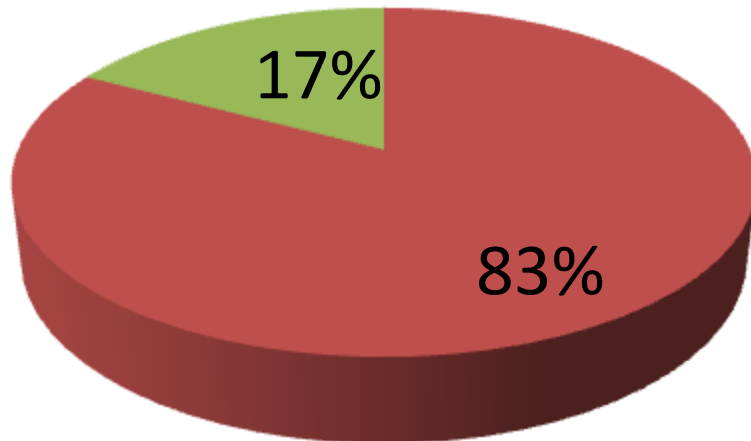
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Metal, steel parts	13850	415500	4986000
Total sales (A)	13850	415500	4986000
Less Variable Exp.			
Metal, steel parts	12465	373950	4487400
Total Variable exp. (B)	12465	373950	4487400
Contribution Margin CM [C= (A-B)]	1385	41550	498600
less fixed exp.			
Electricity bill		3000	36000
Transportation		4000	48000
Salary (self)		5000	60000
Salary (staff)		20000	240000
Entertainment		200	2400
Mobile		200	2400
total fixed cost (D)		32400	388800
Net profit (E) [C-D]		9150	109800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sospen	300	50	15,000			0	15,000
Steel	3000	75	225,000	666.67	75	50,000	275,000
Total	3300		240,000	666.67		50,000	290,000

Source of Finance



- Entrepreneur's Contribution 240,000
- Investor's Investment 50,000
- Total 290,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Metal, steel parts	16560	496800	5961600	6259680	6572664
Total Sales (A)	16560	496800	5961600	6259680	6572664
less variable Expenses					
Metal, steel parts	14904	447120	5365440	5633712	5915398
Total variable Expenses (B)	14904	447120	5365440	5633712	5915398
Contribution Margin (CM)= (A-B)	1656	49680	596160	625968	657266
Less Fixed Expenses					
Electricity bill		3200	38400	38400	38400
Transportation		4440	53280	53280	53280
Salary (self)		5000	60000	60000	60000
Salary (staff)		20000	240000	240000	240000
Entertainment		250	3000	3000	3000
Mobile		300	3600	3600	3600
Total Fixed Cost		33190	398280	398280	398280
Net Profit (E) (C-D)		66380	796560	796560	796560
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	180000	189000	198450
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		160,000	329000
	Total Cash Inflow	230,000	349000	527450
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	20000	20000
3	Net Cash Surplus	160,000	329000	507450

SWOT ANALYSIS

STRENGTH

Employment: Self: 04 Family:0 Others:0
Experience & Skill : 15 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

















FAMILY PICTURE

