

Proposed NU Business Name: **TRISA METAL**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	FOZLU CHAWDHURI
Age	:	01-02-1982(35 Years)
Education, till to date	:	Class-SSC
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	02 Sisters, 02 Brothers
Address	:	Vill:North kolapara, P.O:Porshuram, P.S: Porshuram, 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	:	LATE:SETARA BEGUM
(iii) Father's name	:	LATE:ABDUL LATIF CHOWDHURI
(iv) GB member's info	:	Branch: Porshuram, Centre # 44(Female), Member ID:6908, Group No: 03 Member since: 08-09-2000-2010 (10 years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan:
(v) Who pays GB loan installment	:	No
(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	:	10years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-046169
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHETARA BEGUM joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

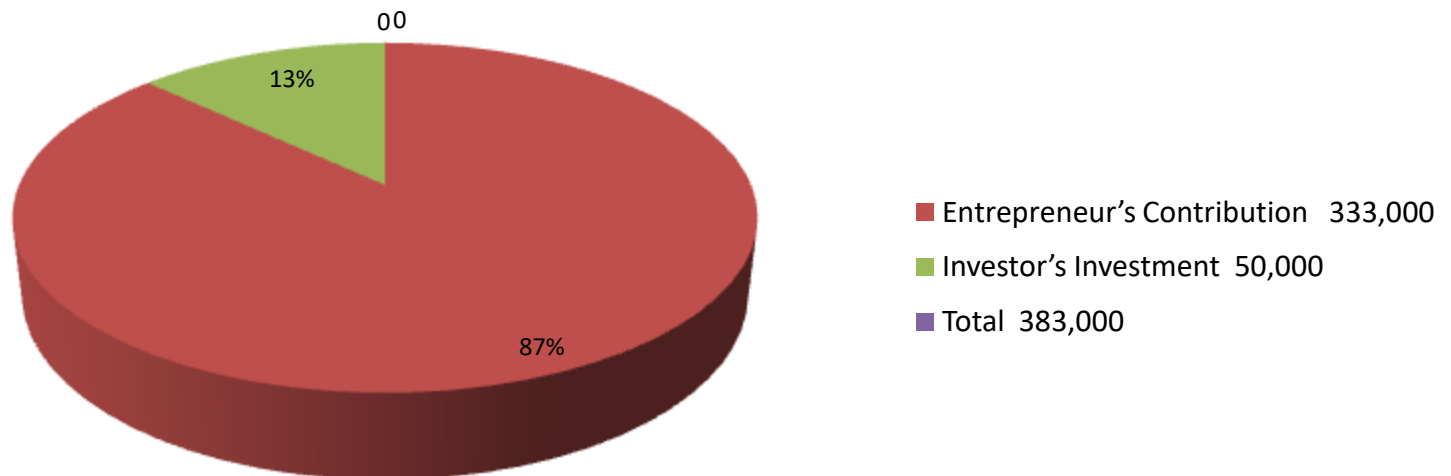
Proposed Nobin Udyokta Business Info

Business Name	:	TRISA METAL
Location	:	Hospital road ,Porshuram,Feni.
Total Investment in BDT	:	BDT 383,000/-
Financing	:	Self BDT 333,000(from existing business) 87% Required Investment BDT 50,000 (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 11 ft. = 220square ft
Security of the shop	:	0,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;almari,socase,weardrop,others.. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 4employee. ▪He is doing his business in won place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
almary,shocase,lockar,rack,others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
almary,shocase,lockar,rack,others	4000	120000	1440000
Total Variable Expense	4000	120000	1440000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		0	0
Electric Bill		700	8400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)4		20000	240000
Entertainment		100	1200
Guard		200	2400
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		26750	321000
Net Profit (E)= [C-D]		3250	39000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
almary	150,000		150,000
shocase	24,000		24,000
locker	20,000		20,000
rice rack	14,000		14,000
weardroop	75,000		75,000
others	50,000	0	50,000
planesheet		30,000	30,000
chalkpowder		10,000	10,000
burniscolour	0	10,000	10,000
Total	333,000	50,000	383,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
almary,shocase,lockar,rack,others	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	4800	144000	1728000	1814400	1905120
Total Variable Expense	4800	144000	1728000	1814400	1905120
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		700	8400	8700	9000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		100	1200	1200	1200
Gard		200	2400	2400	2400
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		26750	319200	319780	320369
Net Profit (E)= [C-D]		9250	111000	116550	122378
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	99,120	104076	109279.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79120	163196
	Total Cash Inflow	149,120	183,196	272,476
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	79,120	163,196	252,476

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Hospital
mor, Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







মেসার্স
তুষা মোটর্স
এন্ড চৌধুরী ফার্ণিচার মার্চ

প্রোঃ ফজলুল করিম চৌধুরী
মোবাইল: ০১৮১৯-০৪৬১৬৯

এখানে গ্রীল, আলমারী, শো-কেইচ, কেচি পেইন্ট, এস.এস.খাট, আলনা, সার্টার, গ্যার ড্রপ
দরজা, রেলিং, ফাইল কেবিনেট, ধান মাইন মেশিন সহ বাবতীয় মালামাল তৈরী ও বিক্রয় করা হয়।

মেইন রোড, হাসপাতাল মোড়, পরশুমান, ফেনী।



মহিল
০১৮১৯-০৪৬১৬৯

চৌধুরী
মোটর্স

FAMILY PICTURE

