

Proposed NU Business Name : **Jesmin Metal**



PP presented by
Md. Shah Alam

NU Identified and PP prepared by-
Abul Hasnat (Chandpur Sadar Unit)
Verified by Md.Nazrul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|--------------------------------------|---|---|
| Name | : | Md. Shah Alam |
| Age | : | 34 years |
| Marital status | : | Married |
| Children | : | 2 daughter |
| No. of siblings: | : | 5 brothers, 1 sister |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Mrs. Noorjahan Begum |
| (iii) Father's name | : | Md. Abdullah Sheikh |
| (iv) GB member's info | : | Branch: Bagadi-Chandpur Centre # 30/M, Loanee no.2330, Member since 1995, First loan: Tk.5000 Existing loan: Tk. 50000, Outstanding: Tk.20000 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Father |
| (vi) Mobile lady | : | N/A |
| (vii) Grameen Education Loan | : | N/A |
| (viii) Any other loan like GCCN, GKF | : | N/A |
| (ix) Others | : | N/A |
| Education | : | Class 5 |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| | | |
|---|---|--|
| Present Occupation | : | Workshop Business |
| Trade License | : | 158 |
| Business Experiences | : | More than 10 years. : He learned this work from Chandpur, Sylhet, Dhaka |
| Other Own/Family Sources of Income | : | Fisheries Business (Father) |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | : | 01851996328 |
| NU Project Source/Reference | : | GT Chandpur Sadar Unit. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's father used the loan from the beginning for his fisheries business. Now NU's father uses this loan and sometimes Nu also uses this loan. They purchased some agricultural land & Repaired their house from the income of their business .

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | Jesmin Metal |
| Address/ Location | : | Sapodi, Lebutola, Post-Bagra Bazar, Chandpur Sadar, Chandpur |
| Total Investment in BDT | : | 350,000 |
| Financing | : | Self BDT 200,000 (from existing business) 57 % Required Investment BDT 150,000 (as equity) 43 % |
| Present salary/drawings from business (estimates) | : | 8000 |
| Proposed Salary | : | 8000 |
| Proposed Business | : | |
| (i) % of present gross profit margin | : | 35% |
| (ii) Estimated % of proposed gross profit margin | : | 35% |
| (iii) Agreed grace period | : | 5 months |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) (1) | Proposed (BDT) (2) | Total (BDT) (1+2) |
|---|-----------------------------------|-----------------------|----------------------|
| Investments in different categories: | | | |
| (i) Present stock items: Advance - 20000 Products- 180000 (Enclosed in next slide) | 200000 | | 200000 |
| (ii) Proposed items: Plainsheet-1000kg - 87000 Z bar 600 kg - 32000 Square bar 600 kg- 31000 | | 150000 | 150000 |
| Total Capital | 200000 | 150000 | 350000 |

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ଆବୃତ୍ତି:

16- ଓସାଳିଆ ଷେଡ଼ିଂ = 60,000
17- ଫୁଲ " = 20,000

16- ଷେଡ଼ିଂ ଷେଡ଼ିଂ = 8,000
ଅନ୍ୟ Advance - = 20,000
18- ମେସାନ୍ = 24,000

16- ଟାଟିଆ ଷେଡ଼ିଂ = 8,000
18- କୋରମେଟ = 60,000

16- ଗୋଲାପୀ = 60,000
ଅନ୍ୟ ଷେଡ଼ିଂ = 62,000
18- ଟାଟିଆ = 20,000

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|--|-------------------------|---------|---------|
| | Daily | Monthly | Yearly |
| Sales (A) | 2800 | 84000 | 1008000 |
| <i>Less: Cost of sales (B)</i> | 1820 | 54600 | 655200 |
| Gross Profit (C) [C=(A-B)] | 980 | 29400 | 352800 |
| <i>Less: Operating Costs</i> | | | |
| Electricity bill | | 1200 | 14400 |
| Shop Rent | | 1000 | 12000 |
| Entertainment | | 200 | 2400 |
| Mobile bill | | 300 | 3600 |
| Present salary/Drawings- self | | 8000 | 96000 |
| Present salary-Employee (2)(8000+4000) | | 12000 | 144000 |
| Others cost | | 100 | 1200 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 788 | 9456 |
| <i>Total Operating Cost (D)</i> | | 23588 | 283056 |
| Net Profit (C-D): | | 5812 | 69744 |

FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|---|--------------|---------|---------|--------------|---------|---------|--------------|---------|---------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Estimated Sales (A) | 3500 | 105000 | 1260000 | 4000 | 120000 | 1440000 | 4400 | 132000 | 1584000 |
| <i>Less: cost of sales (B)</i> | 2275 | 68250 | 819000 | 2600 | 78000 | 936000 | 2860 | 85800 | 1029600 |
| Gross Profit (C) [C=(A-B)] | 1225 | 36750 | 441000 | 1400 | 42000 | 504000 | 1540 | 46200 | 554400 |
| <i>Less: Operating Costs</i> | | | | | | | | | |
| Electricity bill | | 1400 | 16800 | | 1600 | 19200 | | 1800 | 21600 |
| Shop Rent | | 1000 | 12000 | | 1000 | 12000 | | 1000 | 12000 |
| Entertainment | | 200 | 2400 | | 200 | 2400 | | 200 | 2400 |
| Mobile Bill (SMS & Reporting inclusive) | | 500 | 6000 | | 500 | 6000 | | 500 | 6000 |
| Proposed Salary- Self | | 8000 | 96000 | | 8000 | 96000 | | 8000 | 96000 |
| Proposed Salary- Staff (3)(8000+4000+4000) | | 16000 | 192000 | | 18000 | 216000 | | 18000 | 216000 |
| Others | | 200 | 2400 | | 200 | 2400 | | 200 | 2400 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 788 | 9456 | | 788 | 9456 | | 788 | 9456 |
| <i>Total Operating Cost (D)</i> | | 28088 | 337056 | | 30288 | 363456 | | 30488 | 365856 |
| (Net Profit C-D) : | | 8662 | 103944 | | 11712 | 140544 | | 15712 | 188544 |
| Payback to GT | | 60000 | | | 60000 | | | 60000 | |
| Retained Income: | | 43944 | | | 80544 | | | 128544 | |

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> |
|--------------------|---|----------------------------|----------------------------|----------------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 150000 | | |
| 1.2 | Net Profit | 103944 | 140544 | 188544 |
| 1.3 | Depreciation (Non cash item) | 9456 | 9456 | 9456 |
| 1.4 | Opening Balance of Cash Surplus | | 53400 | 143400 |
| | Total Cash Inflow | 263400 | 203400 | 341400 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 150000 | | |
| 2.2 | Payment of GB Loan | - | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60000 | 60000 | 60000 |
| | Total Cash Outflow | 210000 | 60000 | 60000 |
| 3.0 | Net Cash Surplus | 53400 | 143400 | 281400 |

SWOT ANALYSIS

STRENGTH

Longstanding relationship with GB,
Experienced.
Infrastructural development in locality.

WEAKNESS

Lack of fund
Electricity problem

OPPORTUNITIES

Would create more job opportunities in
future.
Play important role in development.

THREATS

Theft.
Machinery failure.
Political chaos.









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Presented at
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On May 11, 2015 at GT

