

Proposed NU Business Name: **ROBIN METAL**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL MOTIN
Age	:	28-08-1983 (34 Years)
Education, till to date	:	Class 05
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	04 Brothers 02 Sisters
Address	:	Vill: Laxmiyara ; P.O: Laxmiyara ; P.S: Feni Sadar ; 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	:	MALEKA KHATUN
(iii) Father's name	:	LATE. MOKBUL AHMED
(iv) GB member's info	:	Branch: Passgasia ; Centre # 39 (Female), Member ID: 4042, Group No: 04 Member since: 1995 To 2015 (20 Years) First loan: BDT 3,000/- Existing loan: BDT 20,000 Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	12 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALEKA KHATUN joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ROBIN METAL
Location	:	Laxmiyara, Feni
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/- (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	:	10 ft x 40 ft= 400 square ft
Security	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Square bar, Engle, Plen Shitt, Zedbar etc.▪Average 30% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 05 employee.▪Collects goods from Feni .▪Agreed grace period is 3 months.

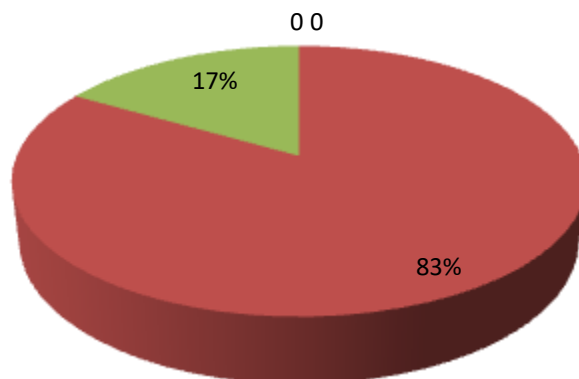
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Square bar, Engle, Plen Shitt, Zedbar etc		180,000	2,160,000
Total Sales (A)		180,000	2,160,000
Less Variable Expense			
Square bar, Engle, Plen Shitt, Zedbar etc		126,000	1,512,000
Total variable Expense (B)		126,000	1,512,000
Contribution Margin (CM) [C=(A-B)]		54,000	648,000
Less Variable Expense			
Rent		2,000	24,000
Electricity bill		2000	24,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary(Staff)		25,000	300,000
Entertainment		500	6,000
Guard		150	1,800
Mobile bill		300	3,600
Total fixed cost (D)		36,950	443,400
Net Profit (E)= [C-D]		17,050	204,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Plane Sheet	200	86	17,200	200	86	17200	34,400
Square bar	100	48	4,800	100	48	4,800	9,600
Zed Bar	100	52	5,200	100	52	5,200	10,400
Engle	400	50	20,000	200	500	10,000	30,000
Plate Bar	100	46	4,600	0	0	0	4,600
Almira	2	20000	40,000	0	0	0	40,000
Door	3	5000	15,000	0	0	0	15,000
Windows	10	6000	60,000	0	0	0	60,000
Gate	2	30000	60,000	0	0	0	60,000
Others	0	0	23,200	0	0	12800	36,000
Security	0	0	0	0	0	0	0
Total	917	61282	250,000	600	686	50,000	300,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Squarebar, Engle, Plen Shitt, Zedbar etc		200,000	2400000	2520000	2646000
Total Sales (A)		200,000	2400000	2520000	2646000
Less Variable Expense					
Square bar, Engle, Plen Shitt, Zedbar etc		140,000	1680000	1764000	1852200
Total variable Expense (B)		140,000	1680000	1764000	1852200
Contribution Margin (CM) [C=(A-B)]		60,000	720000	756000	793800
Less Variable Expense					
Rent		2,000	24,000	2,000	2,000
Electricity bill		2,500	30,000	30,500	31,000
Transportation		2,500	30,000	30,500	31,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		25,000	300,000	300,000	300,000
Entertainment		500	6,000	6,000	6,000
Guard		150	1,800	1,800	1,800
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		38,050	456,600	435,800	437,100
Net Profit (E)= [C-D]		21,950	263,400	320,200	356,700
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	263,400	320,200	356,700
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		243,400	543,600
	Total Cash Inflow	313,400	563,600	900,300
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	243,400	543,600	880,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 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

