

Proposed NU Business Name: **TISHA METEL**



Project identification and prepared by: MD Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>MD ALAMGIR HOSSAIN</b>
Age	:	02-01-1987x( 20Years)
Education, till to date	:	Class five
Marital status	:	Married
Children	:	01Sons
No. of siblings:	:	02 Brothers 02 <b>Sisters</b>
Address	:	Vill:hirapur P.O: Silonya, P.S: Dagonvuiyan, 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	:	<b>MONOWARA BEGUM</b>
(iii) Father's name	:	<b>LETE:ALI AGGOEM</b>
(iv) GB member's info	:	Branch:Jayloskor , Centre # 57(Female), Member ID: 6288, Group No: 01 Member since: 24/08//1998 (19Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 80,000, Outstanding loan: 54260
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	21years experience in running business. 03 Years in own business. He has 18 training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827114668
Family's Contact No.	:	01883270149
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOWARA BEGUM** joined Grameen Bank since 19 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

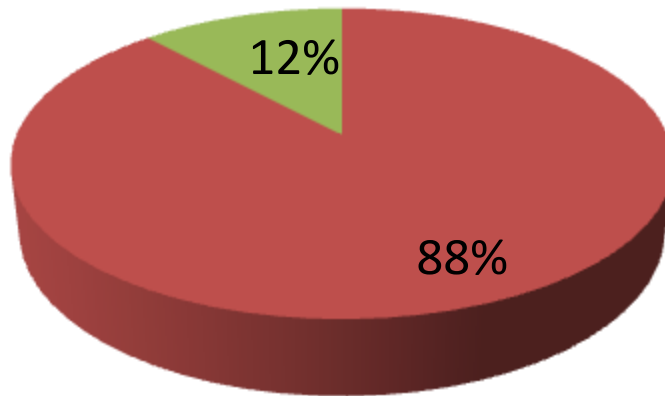
Business Name	:	<b>TISHA METEL</b>
Location	:	Lucky road, west hirapur ,silonyia, Dagonvuiyan, Feni
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 370,000/- (from existing business) 88% Required Investment BDT 50,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 12 ft= 480 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Steel Furniture.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by the entrepreneur himself. He has 05 employee. After getting equity fund 2 will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Furniture items	7500	225000	2700000
	7500	225000	2700000
<b>Total Sales (A)</b>			
<b>Less Variable Expense</b>	6000	180000	2160000
Furniture items	6000	180000	2160000
<b>Total variable Expense (B)</b>	1500	45000	540000
<b>Contribution Margin (CM) [C=(A-B)]</b>			
<b>Less Variable Expense</b>			
Rent		3000	36000
Electricity bill		1800	21600
Transportation		200	2400
Salary (self)		5000	60000
Salary (Staff)		25000	300000
Entertainment		100	1200
Gird		0	0
Generator		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		35400	424800
<b>Net Profit (E)= [C-D]</b>		9600	115200

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Almeria	05p	20,000	100,000	0	0	0	100,000
Soakage	03p	25,000	75,000	0	0	0	75,000
Door window	0	0	70000	0	0	0	70000
Plen sit	0	0	50000	0	0	10000	60000
Loha	0	0	35000	0	0	40000	75000
Other	0	0	20000	0	0	0	20000
Security			20000				20000
<b>Total</b>			<b>370000</b>			<b>50000</b>	<b>420000</b>



- Entrepreneur's Contribution 370,000
- Investor's Investment 50,000
- Total 420,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 2
<b>Revenue(Sales)</b>					
Furniture items	10830	324900	3898800	4093740	4298427
<b>Total Sales (A)</b>	10830	324900	3898800	4093740	4298427
<b>Less Variable Expense</b>					
Furniture items	8664	259920	3119040	3274992	3438741.6
<b>Total variable Expense (B)</b>	8664	259920	3119040	3274992	3438741.6
<b>Contribution Margin (CM) [C=(A-B)]</b>	2166	64980	779760	818748	859685.4
<b>Less Variable Expense</b>					
Rent		3000	36000	36000	36000
Electricity bill		2000	24000	24200	24400
Transportation		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		35000	420000	420000	420000
Entertainment		100	1200	1200	1200
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		400	4800	5000	5200
<b>Total fixed cost (D)</b>		45800	549600	550200	550800
<b>Net Profit (E)= [C-D]</b>		19180	230160	268548	308885.4
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	230160	268548	308885.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		210160	458708
	<b>Total Cash Inflow</b>	280160	478708	767594
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
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	210160	458708	747594

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:00  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

