

Proposed NU Business Name: **OSMAN METAL**



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Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD OSMAN
Age	:	01-01-1991 (26 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	0 Son & 0 Daughter
No. of siblings:	:	03 Brothers & 0 Sisters
Address	:	Vill: Matia Goda P.O: Chad Gazi, P.S: Chagolnya, 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	:	DELO ARA BEGUM
(iii) Father's name	:	MOJJAMEL HAQ
(iv) GB member's info	:	Branch: Mohamaya, Centre # 01 (Female), Member ID: 5282/2, Group No: 04 Member since 05-03-2007/2013 (06Years) First loan: BDT 10,000
Further Information:		Existing Loan: 40,000/-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	:	08 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811-551476
Mother's Contact No.	:	01815-118893
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DELO ARA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

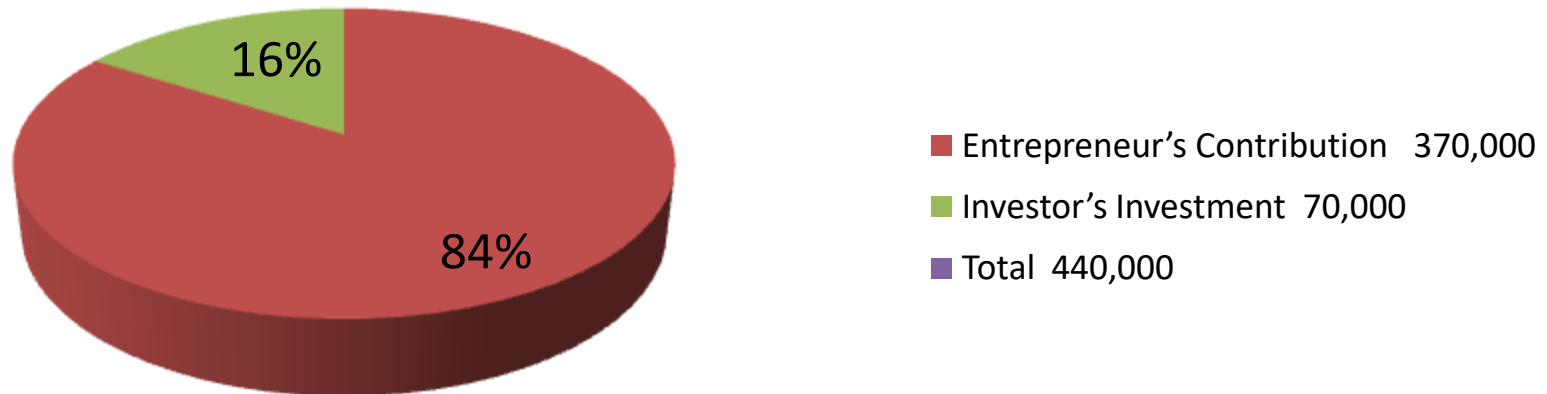
Proposed Nobin Udyokta Business Info

Business Name	:	OSMAN METAL
Location	:	Chad Gazi Bot toly Bazer,chagolnya, Feni
Total Investment in BDT	:	BDT 4,40,000/-
Financing	:	Self BDT 3,70,000/-(from existing business) 84% Required Investment BDT 70,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He run his business.▪The business is operating by entrepreneur. Existing three employees.▪Collects goods from Feni.▪Average 20 % gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Almira,Shocase,Steel Almira ETC	5000	150000	1800000
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Almira,Shocase,Steel Almira ETC	4000	120000	1440000
Total Variable Expense	4000	120000	1440000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		4000	48000
Electric Bill		2000	24000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		12000	144000
Intertainment		200	2400
Gard		300	3600
Generator		300	3600
Mobil Bill		300	3600
Total Fixed Cost (D)		24400	292800
Net Profit (E)= [C-D]		5600	67200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Almira	3	25000	75000	1	25000	25000	100000
Shocase	3	15000	45000	1	15000	15000	60000
Steel Almira	2	20000	40000			0	40000
steel			60000			30000	90000
Security			150000			0	150000
	8	60000	370,000	2	40,000	70,000	440,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Almira,Shocase,Steel Almira ETC	5500	165000	1980000	2079000	2182950
Total Sales(A)	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Almira,Shocase,Steel Almira ETC	4400	132000	1584000	1663200	1746360
Total Variable Expense	4400	132000	1584000	1663200	1746360
Contributon Margin (CM) [C=(A-B)]	1100	33000	396000	415800	436590
Less Fixed Expense					
Rent		4000	48000	48000	48000
Electric Bill		2000	24000	24300	24600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		24400	289200	289780	290369
Net Profit (E)= [C-D]		8600	103200	108360	113778
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	103,200	108360	113778
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61200	127560
	Total Cash Inflow	173,200	169,560	241,338
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	75,200	1,41,560	2,13,338

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures











FAMILY PICTURE

