

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	:	MD ALAMGIR HOSSAIN
Age	:	02-01-1987(30Years)
Education, till to date	:	Class five
Marital status	:	Married
Children	:	01Sons
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill:East 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	:	MONOWARA BEGUM
(iii) Father's name	:	LETE:ALI AGGOEM
(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 30,000, Outstanding loan: 21260
(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

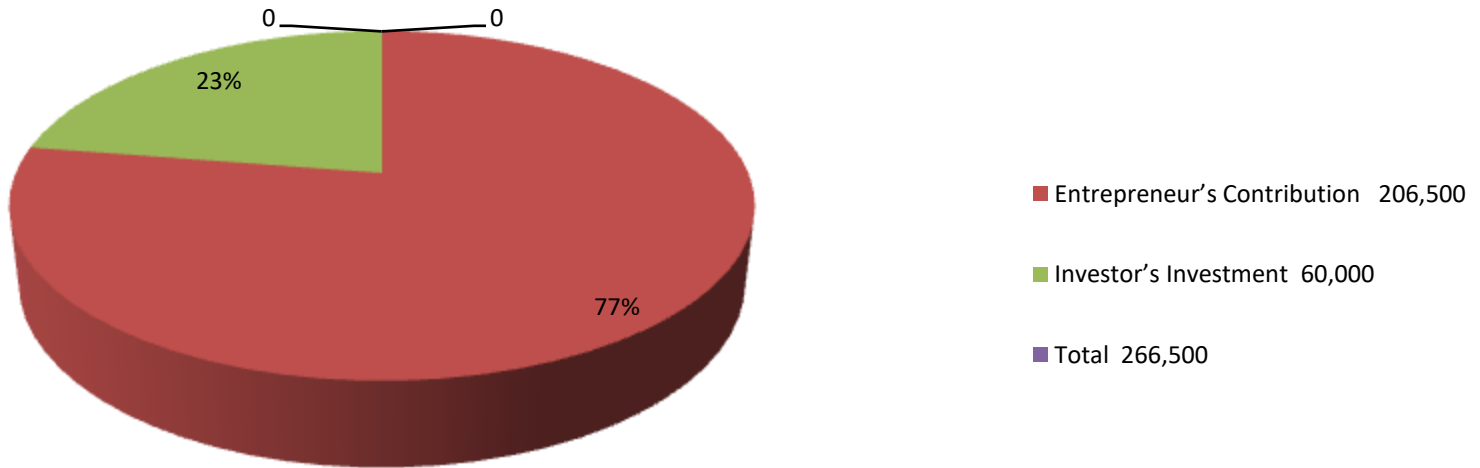
Business Name	:	TISHA METEL
Location	:	Lucky road, west hirapur ,silonyia, Dagonvuiyan, Feni
Total Investment in BDT	:	BDT 266500/-
Financing	:	Self BDT 206500/- (from existing business) 77% Required Investment BDT 60,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Steel Furniture.▪Average 30% gain on sales.▪The business is operating by the entrepreneur himself. He has 05 employee. After getting equity fund 01 will be appointed.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Steel furniture item	7000	210000	2520000
Total Sales (A)	7000	210000	2520000
Less Variable Expense			
Steel furniture item	4900	147000	1764000
Total variable Expense (B)	4900	147000	1764000
Contribution Margin (CM) [C=(A-B)	2100	63000	756000
Less Variable Expense			
Rent		3000	36000
Electricity bill		1800	21600
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		25000	300000
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000
Total fixed cost (D)		37500	450000
Net Profit (E)= [C-D]		25500	306000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Steel Almira	5	25000	125000	0	0	0	125000
Plen seat	10	3500	35000	10	3500	35000	70000
Socage	1	25000	25000	0	0	0	25000
Loha	25	60	1500	0	0	25000	26500
Security	0	0	20000	0	0	0	20000
Total	0	0	206500	0	0	60000	266500



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 2
Revenue(Sales)					
Steel furniture item	10485	314550	3774600	3963330	4161496.5
Total Sales (A)	10485	314550	3774600	3963330	4161496.5
Less Variable Expense					
Steel furniture item	7339.5	220185	2642220	2774331	2913047.6
Total variable Expense (B)	7339.5	220185	2642220	2774331	2913047.6
Contribution Margin (CM) [C=(A-B)]	3145.5	94365	1132380	1188999	1248449
Less Variable Expense					
Rent		3000	36000	36000	36000
Electricity bill		2000	24000	24200	24400
Transportation		2500	30000	30200	30400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		30000	360000	360000	360000
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		43400	520800	521400	522000
Net Profit (E)= [C-D]		50965	611580	642159	674266.95
Investment Payback			24000	24000	24000

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	60,000		
1.2	Net Profit	611580	642159	674266.95
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		587,580	1,205,739
	Total Cash Inflow	671,580	1,229,739	1,880,006
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	587,580	1,205,739	1,856,006

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 04 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