

Proposed NU Business Name :**M/S N S Metal** Business Category: **General Retail & Wholesal**es



Project Identified by: Md. Injamul Haque, Asst. Officer, Sadar, Rangpur Business Proposal Prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Al Nazmus Sakib Vill:Kuti Para, Union: Gongachora, Post: Gongachora, Upazila: Gongachora, District: Rangpur.
Age	:	19 years
Marital status	•	Unmarried
Children	:	N/A
No. of siblings:	••	01 (One) Brother and 02 (Two) Sisters
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother✓FatherMst. Nurun Nahar BegumMd. Sekendar AliBranch: Gongachora, Rangpur Centre # 25/moLoan no.: 2040, Member since March 01, 1995First Ioan: Tk. 2,000Existing Ioan: Tk. 22,000, Outstanding Ioan: Tk. 17,518
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	: :	Entrepreneur's Sister No Nil Nil

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

Education, till to date	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	 02 (Two) years experiences is running his own business. He started the business with BDT 70,000 (Seventy Thousand). He has on hand training from his Uncle's furniture business (6 months).
Other Own/Family Sources of Income	:	His Father's income from as an assistant of entrepreneur business. Entrepreneur's Sister's income from private Job (Delta life Insurance Company)
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01756110066, 01738133915
NU's National ID No.	:	20028532731000113
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nurunnahar Begum is a GB member since March 01, 1995 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it by assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S N S Metal
Address/ Location	:	Gongachora bazar, Rangpur.
Total Investment in BDT	:	Tk. 212,000
Financing	:	Self Tk. 132,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 4,500 (Four thousand five hundred)
Proposed Salary	:	BDT 6,500 (Six thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 18%
(ii) Estimated % of proposed gross profit margin	:	On an Average 18%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

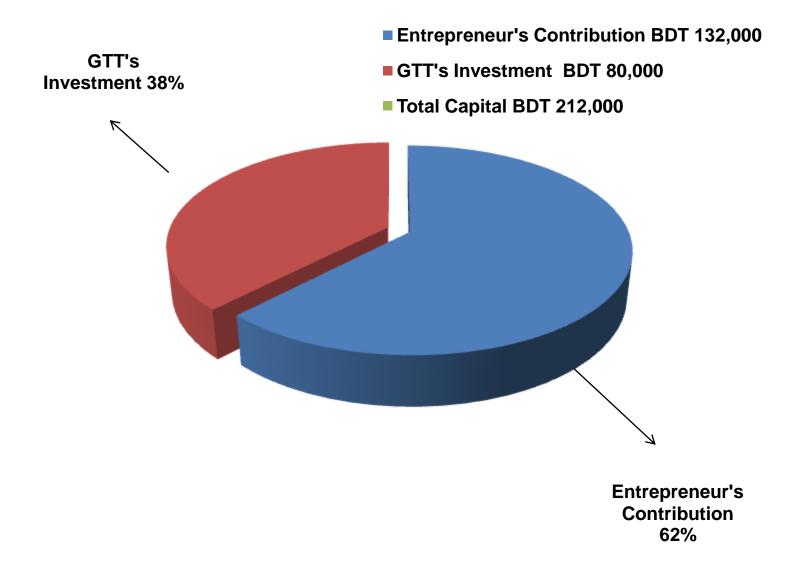
INFO ON EXISTING BUSINESS OPERATIONS

Derticularo	EB (BDT)							
Particulars	Daily	Monthly	Yearly					
Sales income from products	2,200	61,600	739,200					
Less: Cost of sales of products (Product purchase)								
	1,804	50,512	606,144					
Gross Profit (C) [C=(A-B)]	396	11,088	133,056					
Less: Operating Cost:								
Electricity bill		300	3,600					
Generator bill		250	3,000					
Shop Self		-	-					
Mobile bill		300	3,600					
Night Guard bill		100	1,200					
Conveyance bill		2,500	30,000					
Present Salary (Family & Self)		4,500	54,000					
Present Salary (Assistant-01-Father)		1,000	12,000					
Other Cost (stationary & Entertainment etc.)		500	6,000					
Non Cash Item:								
Depreciation Expenses		33	400					
Total Operating Cost (D)		9,483	113,800					
Net Profit (C-D):		1,605	19,256					

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particul	ars		Proposed	Total (BDT)
Existing	Proposed	(BDT)	(BDT)	(221)
Investment in products (wall showcase, plan showcase, chair, tool, box, bucket, mug, container and others plastic item etc.)	Investment in products (Different types of furniture and Plastic item etc.	123,423	80,000	203,423
Investment in equipment (fan, lig	1,600	-	1,600	
Cash in hand	5,377	-	5,377	
Decoration (Fixture & Fittings)		1,600	-	1,600
Total Capital		132,000	80,000	212,000





FINANCIAL PROJECTION OF NU BUSINESS PLAN

Duritation		Year 1 (BD	T)		Year 2 (BD	T)	Year 3 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Est. Sales income from products	3,200	89,600	1,075,200	3,648	102,144	1,225,728	4,122	115,423	1,385,073	
Less: Cost of sales of products (Product purchase)										
	2,624	73,472	881,664	2,991	83,758	1,005,097	3,380	94,647	1,135,760	
Gross Profit (C) [C=(A-B)]	576	16,128	193,536	657	18,386	220,631	742	20,776	249,313	
Less: Operating Cost:										
Electricity bill		400	4,800		500	6,000		550	6,600	
Generator bill		270	3,240		270	3,240		300	3,600	
Shop Self		-	-		-	-		-	-	
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200	
Night Guard bill		100	1,200		130	1,560		130	1,560	
Conveyance bill		2,700	32,400		2,900	34,800		3,000	36,000	
Bank Charge (DD, PO, SC)		35	420		35	420		35	420	
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400	
Proposed Salary (Family & Self)		6,500	78,000		7,500	90,000		8,500	102,000	
Proposed Salary (Assistant-01-Father)		1,000	12,000		1,000	12,000		1,200	14,400	
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800	
Non Cash Item:										
Depreciation Expenses		33	400		33	400		33	400	
Total Operating Cost (D)	-	12,672	148,860	-	14,202	170,420	-	15,782	189,380	
Net Profit (C-D):	-	3,456	44,676	-	4,184	50,211	-	4,994	59,933	
Retained Income			44,676			94,887			154,820	

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	47,876	56,611	66,333
1.3	Depreciation Expenses	400	400	400
1.4	Opening Balance of Cash Surplus	-	29,076	47,687
	Total Cash Inflow	128,276	86,087	114,420
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	29,076	47,687	76,020

SWOT ANALYSIS

Strength	WEAKNESS
 Present employment: Self: 01 Family: 01 (Father) Others (beyond family): 0 Future employment:0 Trade License in his own name; Ownership of business place and business name in his own name; 	Can not supply goods as per demand.
 He has on hand training; Skilled and working experiences (4yrs); 	
O _{PPORTUNITIES}	THREATS
 Location of Shop; Have some fixed customers (Retail & Wholesale); Increasing demand; The Capital of the entrepreneur will be BDT 286,820 after 3 years excluding payback of investor's money. 	Increase of local competitors;

Presented at 125th as Yunus Centre and 16th In-house Executive Social Business Design Lab

(GTT) on October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures













গণপ্ৰজাতন্ত্ৰী বাংলাদেশ জন্ম ও মৃত্যু নিবদ্ধকের কার্যালয় ভালে Sto Stars उनरबनाः २० २०१८ (जनाः জন্ম সনদ নিবজন বহি নহ ০৪ (বিধি ৯, জনু ও মৃত্যু নিবজন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬) নিবছন তারিখ : প্রিন হার বিব েলনা নিবছন বহি হইতে উদ্ধৃত) সনদ ইস্যার তারিখ: দিন মাল বহুসর मिनकन नः 00000000 बाङिगड मबिहिडि नः २००२४ ९ ७ २९७७ २००० २२७ জনা তারিখ: সংখ্যায় (জীঃ): 60 - 20 - 2776 ि लित्र: 🗆 नाती छ पुरुष AND ON CONTRACTOR CONTRACTOR CONTRACTOR डनावानाः २२ २४४२ छन् जनाः २० छन् जनाः वालामन निरात नाम : 25 (37 33 2) ज 20 का छी गण: - 2000 माठात माम : (2237 22 27272 (8220 माठी गठा : 72007 200 Gent . to 20 00000000 निर्वच्छकृत व्ययलगण्डा जीमारमाध्य

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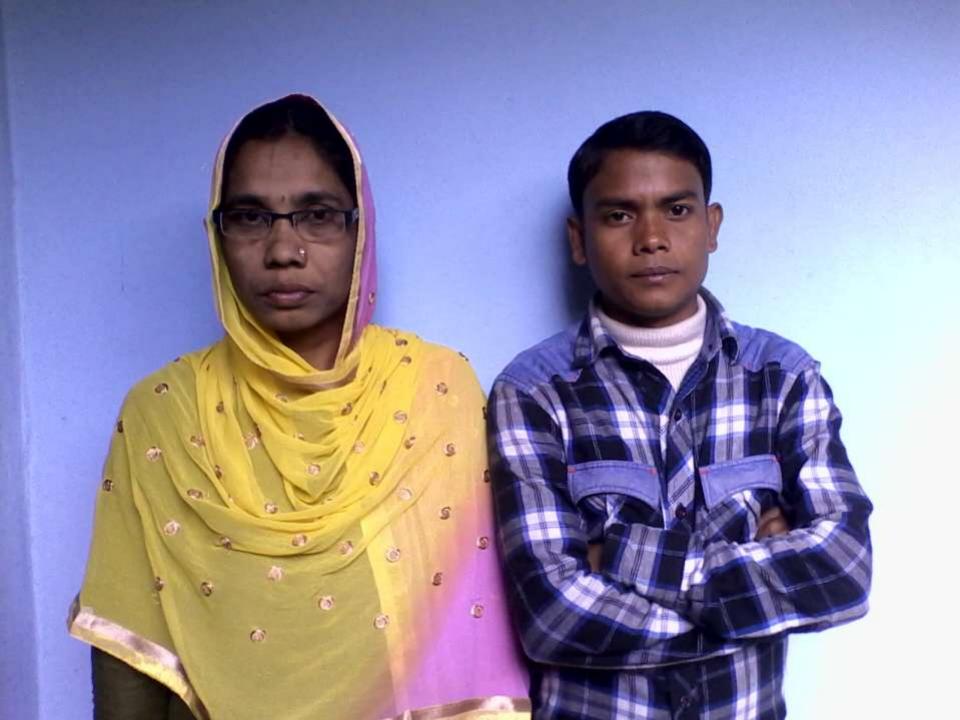
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Thank You