

Proposed NU Business Name: **MA BABAR DUA IRON & PLASTIC**



Project identification and prepared by: Md. Habil Uddin Shah,
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	RUBEL AHAMMED
Age	:	07-06-1988 (28 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers, 1 Sister
Address	:	Vill: Narayon potti, P.O: Rohitpur, P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOTIARA BEGUM
(iii) Father's name	:	SHOPON MIAH
(iv) GB member's info	:	Branch: Shakta, Centre # 30(Female), Member ID: 2301/1, Group No: 02 Member since: 01-02-2008 (08Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 80000, Outstanding loan: 42500
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829-014976
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOTIARA BEGUM joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DUA IRON & PLASTIC
Location	:	Chor rohitpur
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 220,000/-(from existing business) 79% Required Investment BDT 60,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 20 ft= 500 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; iron, plastic etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees.▪The shop is rented.▪After getting equity fund 1 employee will be appointed.▪Agreed grace period is 3 months.

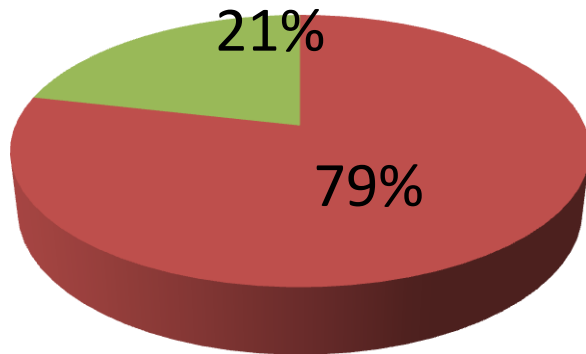
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Scrap Goods	16,500	495,000	5,940,000
Total Sales (A)	16,500	495,000	5,940,000
Less. Variable Expense			
Scrap Goods	14,850	445,500	5,346,000
Total variable Expense (B)	14,850	445,500	5,346,000
Contribution Margin (CM) [C=(A-B)]	1,650	49,500	594,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		15,000	180,000
Entertainment		200	2,400
Guard		300	3,600
Salary (staff)		16,000	192,000
Total fixed Cost (D)		42,100	505,200
Net Profit (E) [C-D]		7,400	88,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Plastic Item (400 x30)	12,000	10,000	22,000
Iron (4 ton x 25000)	100,000	40,000	140,000
Tin (3 x 15000)	45,000	10,000	55,000
Catoon	15,000	0	15,000
Others	48,000	0	48,000
Total	220,000	60,000	280,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 60,000
- Total 280,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Scrap Goods	22,100	663,000	7,956,000	8,353,800
Total Sales (A)	22,100	663,000	7,956,000	8,353,800
Less. Variable Expense				
Scrap Goods	19,890	596,700	7,160,400	7,518,420
Total variable Expense (B)	19,890	596,700	7,160,400	7,518,420
Contribution Margin (CM) [C=(A-B)]	2,210	66,300	795,600	835,380
Less. Fixed Expense				
Rent		5,000	60,000	60,000
Electricity Bill		300	3,600	4,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		18,000	216,000	220,000
Entertainment		200	2,400	3,000
Guard		300	3,600	3,600
Salary (staff)		24,000	288,000	288,000
Total Fixed Cost		53,200	638,400	644,100
Net Profit (E) [C-D]		13,100	157,200	191,280
Investment Payback			36,000	36,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	157,200	191,280
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		121,200
	Total Cash Inflow	217,200	312,480
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)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	121,200	276,480

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
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














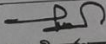


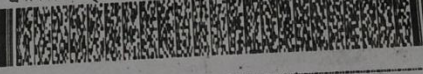


গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র


নাম: রুবেল আহম্মেদ
Name: Rubel Ahammed
পিতা: স্বপন মিয়া
মাতা: মতিয়ারা বেগম
Date of Birth: 07 Jun 1988
ID NO: 2613860134013

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ও অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: বাসা/হোল্ডিং: ছন্দাখোলা, গ্রাম/রাস্তা: নারায়ণ পট্ট, শাক্তা, ডাকঘর: রোহিত
পুর - ১৩১০, কেরানীগঞ্জ, ঢাকা


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৯/০৭/২০০৮



FAMILY PICTURE

