

Proposed NU Business Name: **RABEYA METAL**



Project identification and prepared by: Aowlad Hossain
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMRUL HASSAN
Age	:	02-08-1993 (23 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	05 Brothers 01 Sisters
Address	:	Vill: Jowar Kasar, P.O: Jowar Kasar; P.S: Feni Sadar ; 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	:	RABEYA KHATUN
(iii) Father's name	:	ABDUL KAIYUM
(iv) GB member's info	:	Branch: Dharmapur, Centre # 04 (Female), Member ID: 3432, Group No: 04 Member since: 12-01-1996 (20Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,00 Outstanding loan: BDT 1860
(v) Who pays GB loan installment	:	Brother
(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 running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01849-449300
Family's Contact No.	:	01881-669554
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABEYA KHATUN joined Grameen Bank since 20 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	:	Rabeya Metal
Location	:	Amin Bazar, Dharmapur Feni
Total Investment in BDT	:	BDT 4,90,000/-
Financing	:	Self BDT 390,000/- (from existing business) 80% Required Investment BDT 100,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	09 ft x 217 ft= 153 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Showcase, Almira, Steel Door and Window, Square bar, Engle, Plen Shitt, Zedbar etc.▪Average 30% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 06 employee.▪Collects goods from Feni Sadar.▪Agreed grace period is 3 months.

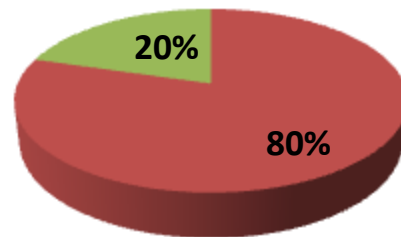
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Almira, Steel Door and Window, Square bar,	2900	87000	1044000
Total Sales (A)	2900	87000	1044000
Less Variable Expense			
Almira, Steel Door and Window, Square bar,	5145	154350	1852200
Total variable Expense (B)	5,145	154350	1852200
Contribution Margin (CM) [C=(A-B)]	2,205	66150	793800
Less Variable Expense			
Rent		2,600	31200
Electricity bill		4000	48000
Transportation		10,000	120000
Salary (self)		5000	60000
Salary(Staff)		35000	420000
Entertainment		500	6000
Guard		300	3600
Generator		50	600
Mobile bill		300	3600
Total fixed cost (D)		57,750	693000
Net Profit (E)= [C-D]		8,400	100800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Steel Elmira	4	22000	88,000	0	0	0	88,000
Shocase, wall shocase	2	23500	47,000	0	0	0	47,000
Steel Door	5	6000	30,000	0	0	0	30,000
Greel	8	5,600	45,000	0	0	0	45,000
Square bar, Engle, Plen Shitt, Zedbar etc..	4		95,000	4		100,000	195,000
Others	1	45000	45000				45000
Security	1	40000	40000				40000
Total	12		390,000	4	0	100,000	450,000

Source of Finance



- Entrepreneur's Contribution 390,000
- Investor's Investment 100,000
- Total 490,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Almira, Steel Door and Window, Square bar,	9200	276000	3312000	3477600	3651480
Total Sales (A)	9200	276000	3312000	3477600	3651480
Less Variable Expense					
Almira, Steel Door and Window, Square bar,	6440	193200	2318400	2434320	2556036
Total variable Expense (B)	6,440	193200	2318400	2434320	2556036
Contribution Margin (CM) [C=(A-B)	2,760	82800	993600	1043280	1095444
Less Variable Expense					
Rent		2,600	31200	31,200	31200
Electricity bill		4300	51600	52100	52600
Transportation		11,000	132000	132,500	133000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		43000	516000	516000	516000
Entertainment		500	6000	6000	6000
Guard		300	3600	3600	3600
Generator		50	600	600	600
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		67,150	805,200	806,300	807400
Net Profit (E)= [C-D]		15650	187800	236,980	288044
Investment Payback			40,000	40,000	40,000

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

SR#	<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	100,000		
1.2	Net Profit	187,200	214,000	242195
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		147,200	321200
	Total Cash Inflow	287200	361200	563395
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	147,200	321200	523395

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
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: কামরুল হাসান
Name: KAMRUL HASSAN

পিতা: আবদুল করিম

মাতা: বাবেয়া খাতুন

Date of Birth: 02 Aug 1993

ID NO: 19933012923000085

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্তর্ভুক্ত করা হলে
কোনও পাঠের আগে নিচের পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসারহাতিং নদী মেঘার বাড়ী, গ্রাম/রাজ: জোয়ার কাছাড়, জোয়ার
কাছাড়, ডাকঘর: জোয়ার কাছাড় - ৩৯০০, ফেনী সদর, ফেনী

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ৩০/১০/২০১৩



FAMILY PICTURE

