

## Proposed NU Business Name: **RUPHIA METEL**



Project identification and prepared by: MD: Bellal Hossain  
Dagonbhuiyan, Feni

Project verified by: Sushanto Kumar Biswash



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ABDUL SOTTER</b>
Age	:	01-06-1983 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 son 01 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: Jogatpur, P.O: Dagonbhuiyan, P.S: Dagonbhuiyan, 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	:	<b>RUPHIA KHATUN</b>
(iii) Father's name	:	<b>LATE ABDUL RASHID</b>
(iv) GB member's info	:	Branch: Dagonbhuiyan , Centre # 41 (Female), Member ID: 2737, Group No: 02 Member since: 15-02-2007 to 2012 (05 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: Nil, Outstanding loan: Nil
(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	:	08 years experience in running business. He has 10 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	<b>01829-592431</b>
Family's Contact No.	:	<b>01878-513197</b>
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RUPIA KHATUN** joined Grameen Bank since 05 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RUPHIA METAL</b>
Location	:	Nurreyar tak, Fazilayer ghat road, Dagonbhuiyan, feni
Total Investment in BDT	:	BDT 6,20,000/-
Financing	:	Self BDT 5,40,000/- (from existing business) 87% Required Investment BDT 80,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 06ft = 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Steel Furniture.</li><li>▪ Average 25% gain on sales.</li><li>▪ The business is operating by the entrepreneur himself. He has 07 employee.</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Feni.</li><li>▪ Agreed grace period is 3 months.</li></ul>

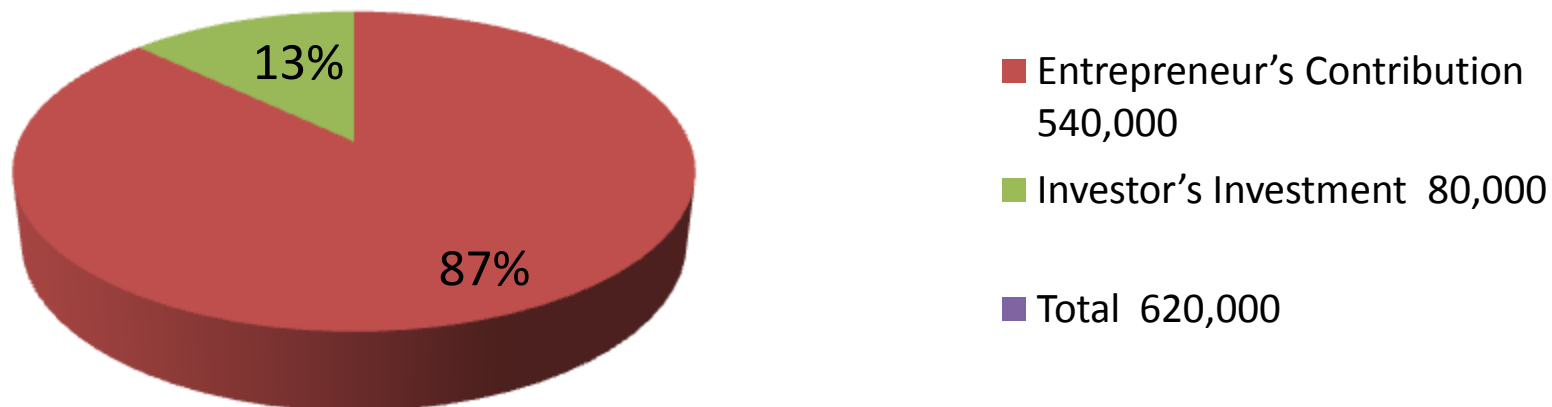
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Steel Furniture	10000	300000	3600000
Total Sales(A)	10000	300000	3600000
Less Variable Expense (B)			0
Steel Furniture	7500	225000	2700000
Total Variable Expense	7500	225000	2700000
Contributon Margin (CM) [C=(A-B)]	2500	75000	900000
Less Fixed Expense			
Rent		1600	19200
Electric Bill		5000	60000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		50000	600000
Intertainment		100	1200
Generator		150	1800
Total Fixed Cost (D)		62350	748200
Net Profit (E)= [C-D]		12650	151800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Almirah	6	25,000	150,000				150000
Sokag	3	17,000	51,000				51000
Drasing table	5	12,000	60,000				60000
Mitship	4	8,000	32,000				32000
Alna	5	3,000	15,000				15000
Sonduck	5	14,000	70,000				70000
Gril	0	0	80,000			40,000	120000
Loha	0	0	42,000			40,000	82000
Security			40,000				
<b>Total</b>	<b>28</b>		<b>540000</b>	<b>0</b>		<b>80,000</b>	620,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Steel Furniture	11750	352500	4230000	4441500	4663575
<b>Total Sales(A)</b>	<b>11750</b>	<b>352500</b>	<b>4230000</b>	<b>4441500</b>	<b>4663575</b>
<b>Less Variable Expense (B)</b>					
Steel Furniture	<b>8813</b>	<b>264375</b>	<b>3172500</b>	3331125	<b>3497681</b>
<b>Total Variable Expense</b>	<b>8813</b>	<b>264375</b>	<b>3172500</b>	<b>3331125</b>	<b>3497681</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>2938</b>	<b>88125</b>	<b>1057500</b>	<b>1110375</b>	<b>1165894</b>
<b>Less Fixed Expense</b>					
Rent		1600	19200	19200	19200
Electric Bill		5000	60000	60300	60600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		50000	600000	600000	600000
Entertainment		100	1200	1200	1200
Generator		150	1800	1800	1800
<b>Total Fixed Cost (D)</b>		<b>62350</b>	<b>746400</b>	<b>747100</b>	<b>747815</b>
<b>Net Profit (E)= [C-D]</b>		<b>25775</b>	<b>309300</b>	<b>324765</b>	<b>341003</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	309,300	324765	341003.25
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		277300	570065
	<b>Total Cash Inflow</b>	<b>389,300</b>	<b>602,065</b>	<b>911,068</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>277,300</b>	<b>570,065</b>	<b>879,068</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





















