

**Proposed NU Business Name: CHOWDHURY METAL WORKSHOP**



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Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



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

Name	:	<b>ASHRAF UDDIN CHOWDHURY</b>
Age	:	01-02-1982 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	04 Brothers 03 Sisters
Address	:	Vill: Dakshin Alipur , P.O: Chami bhuiyar Hat , 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>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>YUNUS MIA</b>
(iv) GB member's info	:	Branch : Charparbati, Kompaniganj , Centre : 21(Female), Member ID: 1025 , Group No: 01 Member since: 25-03-2001 (08 Years) First loan: BDT 5000 Existing loan: BDT 10000 Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	NA
(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	:	15 years experience in running business. 08 Years in own business. He has 07 Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01738-853923
Family's Contact No.	:	01869-634472
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA BEGUM** joined Grameen Bank since 08 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	:	<b>CHOWDHURY METAL WORKSHOP</b>
Location	:	Namar Baazar, Dagonbhuiyan
Total Investment in BDT	:	BDT 630000/-
Financing	:	Self BDT 550000/- (from existing business) 87% Required Investment BDT 80000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 18 ft= 360 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Steel almerah, Showcase, Fuel, Grill.Steel window.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 12 employee.</li><li>▪02 will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dagonbhuiyan.</li><li>▪Agreed grace period is 3 months.</li></ul>

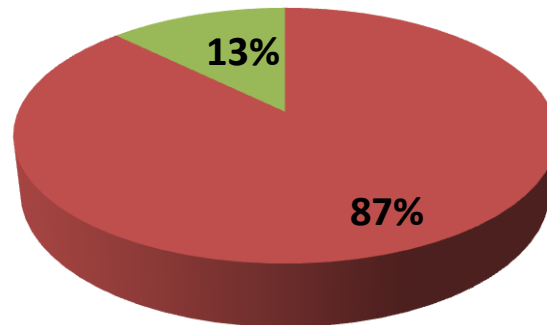
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
<b>Total Sales (A)</b>	7300	219000	2628000
<b>Less Variable Expense</b>			
Steel almerah, Showcase, Fuel, Grill.Steel window.	5475	164250	1971000
<b>Total variable Expense (B)</b>	5,475	164250	1971000
<b>Contribution Margin (CM) [C=(A-B)</b>	1,825	54750	657000
<b>Less Variable Expense</b>			
Rent		3,000	36000
Electricity bill		1200	14400
Transportation		800	9600
Salary (self)		5000	60000
Salary(Staff)		36000	432000
Entertainment		100	1200
Guard		50	600
Generator		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		46,600	559200
<b>Net Profit (E)= [C-D]</b>		8,150	97800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Steel almira	10	20000	200,000	20	1,800	36,000	236,000
Show case	5	10000	50,000	700	50	35,000	85,000
Window	700	90	63,000	1	9000	9,000	72,000
Grill	300	90	27,000	0	0	0	27,000
Steel Alna	5	2000	10,000	0	0	0	10,000
Security	1	200000	200,000	0	0	0	200,000
<b>Total</b>	<b>1021</b>	<b>0</b>	<b>550,000</b>	<b>721</b>	<b>0</b>	<b>80,000</b>	<b>630,000</b>

## Source of Finance



- Entrepreneur's Contribution 550,000
- Investor's Investment 80,000
- Total 630,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Steel almerah, Showcase, Fuel, Grill.Steel window.	9200	276000	3312000	3477600	3651480
<b>Total Sales (A)</b>	9200	276000	3312000	3477600	3651480
<b>Less Variable Expense</b>					
Steel almerah, Showcase, Fuel, Grill.Steel window.	6900	207000	2484000	2608200	2738610
<b>Total variable Expense (B)</b>	6,900	207000	2484000	2608200	2738610
<b>Contribution Margin (CM) [C=(A-B)</b>	2,300	69000	828000	869400	912870
<b>Less Variable Expense</b>					
Rent		3,000	36000	36,000	36000
Electricity bill		1500	18000	18500	19000
Transportation		1,100	13200	13,700	14200
Salary (self)		5000	60000	60000	60000
Salary(Staff)		42000	504000	504000	504000
Entertainment		100	1200	1200	1200
Guard		50	600	600	600
Generator		150	1800	1800	1800
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		53,300	637,800	638,900	640000
<b>Net Profit (E)= [C-D]</b>		15700	188400	230,500	272870
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## 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	80,000		
1.2	Net Profit	188,400	230,500	272870
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		156,400	354900
	<b>Total Cash Inflow</b>	<b>268400</b>	<b>386900</b>	<b>627770</b>
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32000</b>	<b>32000</b>
3	<b>Net Cash Surplus</b>	<b>156,400</b>	<b>354900</b>	<b>595770</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 15 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

Pictures













# FAMILY PICTURE

