

## Proposed NU Business Name: **SOURNA 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	:	<b>MD. BAHAR UDDIN</b>
Age	:	10-11-1984 ( 33 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	02 Sons 01 Daughter
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Brinchi Latif Meddha Bari ; P.O: Feni ; 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	:	<b>HOSNEARA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUL KADER</b>
(iv) GB member's info	:	Branch: Rampur Feni, Centre # 40 (Female), Member ID: 4073, Group No: 07 Member since: 02-04-2000 To 07-08-2007 ( 07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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. 02 Years in own business. Has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01713-621665
Family's Contact No.	:	01811-125817
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HOSNEARA BEGUM** joined Grameen Bank since 7 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SOURNA METAL</b>
Location	:	Beside Brinchi Primary School, Brinchi , Feni .
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 270,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13ft x 14 ft= 182 square ft
Security	:	20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Square Bar, Zet Bar, Flat Bar, Angle Bar, SS etc</li><li>▪Average 30% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 10 employee.</li><li>▪Collects goods from Feni, Dhaka, Chittagong.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Square Bar, Zet Bar, Flat Bar, Angle Bar, SS etc		250,000	3,000,000
<b>Total Sales (A)</b>		250,000	3,000,000
<b>Less Variable Expense</b>			
Square Bar, Zet Bar, Flat Bar, Angle Bar, SS etc		162,500	1,950,000
<b>Total variable Expense (B)</b>		162,500	1,950,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>87,500</b>	<b>1,050,000</b>
<b>Less Variable Expense</b>			
Rent		1,500	18,000
Electricity bill		1,000	12,000
Transportation		8,000	96,000
Salary (self)		5,000	60,000
Salary (staff)		50,000	600,000
Entertainment		500	6000
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>66,300</b>	<b>795,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>21,200</b>	<b>254,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Square Bar	1.5	53000	79,500	0.5	53000	26,500	106,000
Zed Bar	1	53000	53,000	0.5	53000	16,500	79,500
Plate Bar	300	48	14,400	146	48	7,000	21,408
Engle	200	52	10,400	0	0	0	10,400
Plane Sheet	300	90	27,000	0	0	0	27,000
Thai	100	300	30,000	0	0	0	30,000
SS	100	150	15,000	0	0	0	15,000
Others	0	0	20,700	0	0	0	20,700
Security	1	0	20,000	0	0	0	20,000
<b>Total</b>	<b>703.5</b>	<b>106640</b>	<b>270,000</b>	<b>147</b>	<b>106048</b>	<b>50,000</b>	<b>320,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Square Bar, Zet Bar, Flat Bar, Angle Bar, SS etc		260,000	3,120,000	3,276,000	3,439,800
<b>Total Sales (A)</b>		260,000	3,120,000	3,276,000	3,439,800
<b>Less Variable Expense</b>					
Square Bar, Zet Bar, Flat Bar, Angle Bar, SS etc		169,000	2,028,000	2,129,400	2,235,870
<b>Total variable Expense (B)</b>		169,000	2,028,000	2,129,400	2,235,870
<b>Contribution Margin (CM) [C=(A-B)</b>		91,000	1,092,000	1,146,600	1,203,930
<b>Less Variable Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity bill		1,300	15,600	16,000	16,500
Transportation		9,000	108,000	109,000	109,500
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		50,000	600,000	600,000	600,000
Entertainment		500	6000	6,000	6,000
Mobile bill		400	4800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>67,700</b>	<b>812,400</b>	<b>814,000</b>	<b>815,300</b>
<b>Net Profit (E)= [C-D]</b>		<b>23,300</b>	<b>279,600</b>	<b>332,600</b>	<b>388,630</b>
Investment Payback			20,000	20,000	20,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	296,400	344,700	395,375
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		276,400	601,100
	<b>Total Cash Inflow</b>	346,400	621,100	996,475
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	276,400	601,100	976,475

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 14 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

