

Proposed NU Business Name: **M/S MARIA METAL INDUSTRES**

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Feni Sadar Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL HALIM
Age	:	06-08-1984 (33 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	04 Brothers And 02 Sisters
Address	:	Vill: South Kasimpur , P.O: Passgasia ; 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	:	HAFEZA KHATUN
(iii) Father's name	:	YAKUB MIA
(iv) GB member's info	:	Branch: Passgasia,Feni; Centre # 05 (Female), Member ID:2438, Group No: 07 Member since: 1999 - 2005 (6Years) 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	:	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	:	12 years experience in running business. 12 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Remittance
Entrepreneur Contact No.	:	01836-786839
Family's Contact No.	:	01860-378187
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAFEZA KHATUN joined Grameen Bank since 6 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	:	M/S MARIA METAL INDUSTRES
Location	:	Ratanpur, Taltola, Feni
Total Investment in BDT	:	BDT 275,000/-
Financing	:	Self BDT 225,000/- (from existing business) 82% Required Investment BDT 50,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	17 ft x 35 ft= 595 square ft
Security	:	25,000
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 Windoor etc.▪Average 25% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 07 employee.▪Collects goods from Feni Sadar.▪Agreed grace period is 3 months.

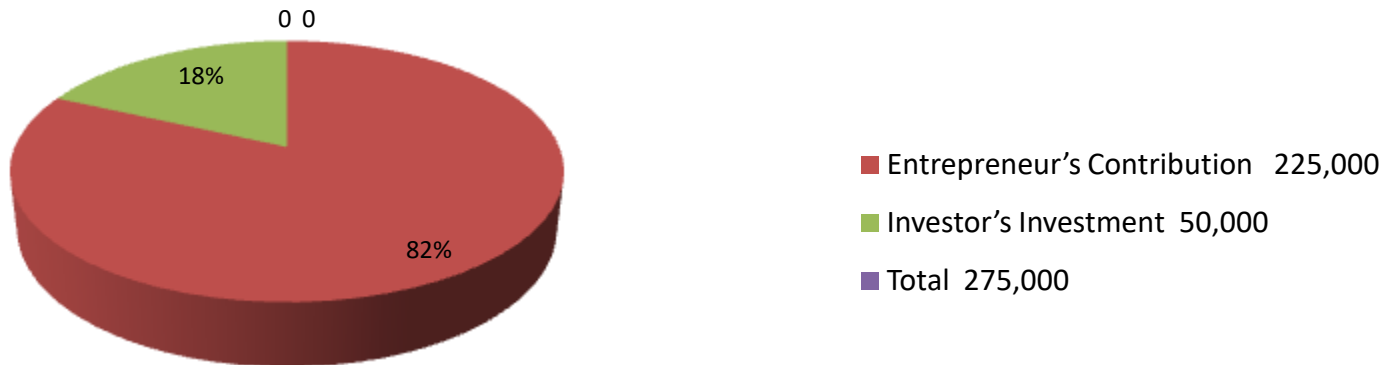
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Showcase, Almira, Steel Door and Win door etc		250,000	3,000,000
Total Sales (A)		250,000	3,000,000
Less Variable Expense			
Showcase, Almira, Steel Door and Win door etc		187,500	2,250,000
Total variable Expense (B)		187,500	2,250,000
Contribution Margin (CM) [C=(A-B)]		62,500	750,000
Less Variable Expense			
Rent		1,700	20,400
Electricity bill		3000	36,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary(Staff)		35,000	420,000
Entertainment		500	6,000
Mobile bill		300	3,600
Total fixed cost (D)		47,500	570,000
Net Profit (E)= [C-D]		15,000	180,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Almira	4	20000	80,000	0	0	0	80,000
Wall Shocase	2	30000	60,000	0	0	0	60,000
Taak	1	30000	30,000	0	0	0	30,000
Rake	1	9000	9,000	0	0	0	9,000
Plane Sheet	0	0	0	595	84	50,000	50,000
Others	0	0	21,000	0	0	0	0
Security	1	0	25,000	0	0	0	25,000
Total	9	89000	225,000	595	84	50,000	275,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Showcase, Almira, Steel Door and Win door etc		260,000	3120000	3276000	3439800
Total Sales (A)		260,000	3120000	3276000	3439800
Less Variable Expense					
Showcase, Almira, Steel Door and Win door etc		202,500	2430000	2551500	2679075
Total variable Expense (B)		202,500	2430000	2551500	2679075
Contribution Margin (CM) [C=(A-B)		67,500	810000	850500	893025
Less Variable Expense					
Rent		1,700	20,400	20,400	20,400
Electricity bill		3,500	42,000	42,500	43,000
Transportation		2,500	30,000	30,500	31,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		35,000	420,000	420,000	420,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		48,600	583,200	584,400	585,700
Net Profit (E)= [C-D]		18,900	226,800	266,100	307,325
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	226,800	266,100	307,325
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		206,800	452,900
	Total Cash Inflow	276,800	472,900	760,225
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	206,800	452,900	740,225

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

FAMILY PICTURE