

Proposed NU Business Name: **MSS.SOHEL METAL**



Project identification and prepared by: MD.Nasir Uddin Sheikh,
Chagal naiya,Feni.

Project verified by: Samsul Arefin.



Brief Bio of The Proposed Nobin Udyokta

Name	:	AMJAD HOSSAIN
Age	:	04-03-1989 (28 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	No
No. of siblings:	:	01 Sister, 05 Brother
Address	:	Vill: Matia Goda, P.O:Chadgazi, P.S: Chagal naiya, 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	:	MAYEANA BEGUM
(iii) Father's name	:	MONIR AHMMED
(iv) GB member's info	:	Branch: Chagal naiya Centre # 25(Female), Member ID:4324, Group No: 03 Member since: 05-03-2004-2010 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan:
(v) Who pays GB loan installment	:	Mother
(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	:	7 years experience in running business. He has training 0years
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-161735
Mother's Contact No.	:	01812-938605
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAYENA BEGM joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

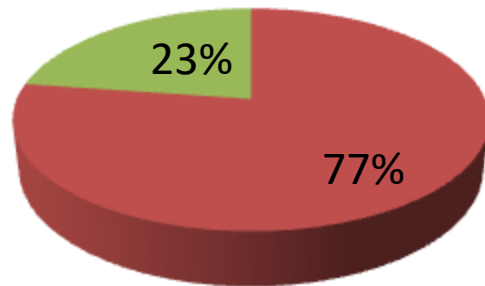
Business Name	:	MSS.SOHEL METAL
Location	:	Fornt of alalmgir B A sarak,chagal naiaya..
Total Investment in BDT	:	BDT 3,64000/-
Financing	:	Self BDT 3,04000(from existing business) 84% Required Investment BDT,60,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 40 ft. = 800square ft
Security of the shop	:	000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Wal sowkes,almari.rak,gril,etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 2 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Wal sowkes,almari.rak,gril,etc.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Wal sowkes,almari.rak,gril,etc.	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		5000	60000
Electric Bill		800	9600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		19900	238800
Net Profit (E)= [C-D]		4100	49200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
wal sowkes	54,000	27,000	81,000
almari	28,000	28,000	56,000
rak	12,000	0	12,000
gril	70,000	0	70,000
pat	20,000	0	20,000
Others	20,000	5,000	25,000
	0	0	0
Total	204000	60,000	264,000



- Entrepreneur's Contribution 204,000
- Investor's Investment 60,000
- Total 264,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Wal sowkes,almari.rak,gril,etc.	4500	135000	1620000	1701000	1786050
0	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Straw, Bran, Medicine etc	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		5000	60000	60000	60000
Electric Bill		800	9600	9900	10200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		19900	235200	235780	236369
Net Profit (E)= [C-D]		7100	85200	89460	93933
Investment Pay Back			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	85,200	89460	93933
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61200	126660
	Total Cash Inflow	145,200	150,660	220,593
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	61,200	126,660	196,593

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; North kalma, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

