

## Proposed NU Business Name: **SANTO METAL**



Project identification and prepared by: MD.SHAIDUL AMIN  
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



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

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

Name	:	<b>SAIFUL ISLAM</b>
Age	:	05-12-1991( 26 Years)
Education, till to date	:	Class-Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother,02 Sisters
Address	:	Vill:Citholia, P.O:Sholia, P.S: Porshuram, 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>KHODEZA AKTER</b>
(iii) Father's name	:	<b>MOKBUL AHAMED</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 86(Female), Member ID:8081, Group No: 06 Member since: 20-01-2012-2017(05 Years) First loan: BDT 12,000/-
Further Information:		Existing loan: BDT 18,000/- Outstanding loan: 1920/-
(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	:	10years experience in running business. 03 Years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01859451420
Mother's Contact No.	:	01613208066
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHODEZA BEGUM** joined Grameen Bank since 05 years ago. At first she took 12,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

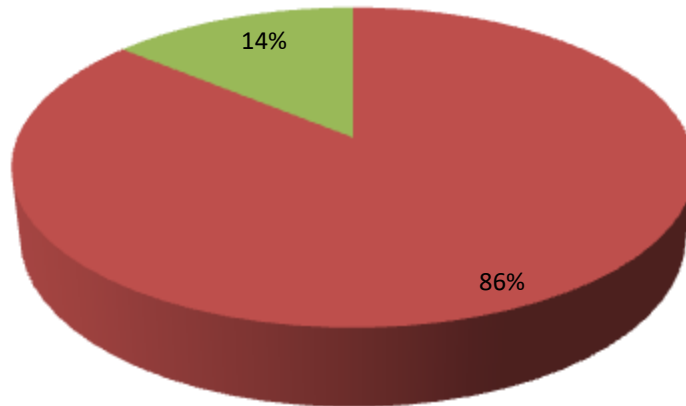
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SANTO METAL</b>
Location	:	Citholia main road,solia ,Porshuram,Feni.
Total Investment in BDT	:	BDT 3,58,000/-
Financing	:	Self BDT 308,000(from existing business) 86% Required Investment BDT,50,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 25 ft. = 500square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;iron,almari,gril,rack,wardrop,dor,others..</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 04 employee.</li> <li>▪He is doing his business in renting place.</li> <li>▪Collects goods from Feni.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
iron,almari,grile,rack,dor,others	4000	120000	1440000
	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
iron,almari,grile,rack,dor,others	3200	96000	1152000
<b>Total Variable Expense</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		3000	36000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		12000	144000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>22800</b>	<b>273600</b>
<b>Net Profit (E)= [C-D]</b>		<b>1200</b>	<b>14400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
iron	0	0	60,000			25,000	85,000
almari	0	0	100,000			25,000	125,000
grile	0	0	15,000			0	15,000
rack	0	0	35,000			0	35,000
wardrop	0	0	50,000			0	50,000
door	0	0	8,000			0	8,000
others	0	0	20,000			0	20,000
security			20,000			0	20,000
						0	0
			0			0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>308,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>358,000</b>



- Entrepreneur's Contribution 308,000
- Investor's Investment 50,000
- Total 358,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
iron,almari,grile,rack,dor,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000	1512000	1587600
<b>Total Variable Expense</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		3000	36000	36300	36600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>22800</b>	<b>273600</b>	<b>274180</b>	<b>274769</b>
<b>Net Profit (E)= [C-D]</b>		<b>7200</b>	<b>86400</b>	<b>90720</b>	<b>95256</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	86,400	90720	95256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66400	137120
	<b>Total Cash Inflow</b>	<b>136,400</b>	<b>157,120</b>	<b>232,376</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>66,400</b>	<b>137,120</b>	<b>212,376</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 04 Family:0  
Others:0 Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Citholia main  
road, Solia, Parshuram, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

