

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



Project identification and prepared by: Md.Moshiur Rahman  
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



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

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

Name	:	<b>MD : ABDUL HALIM</b>
Age	:	02/01/1995 ( 23Years)
Education, till to date	:	Class - 08
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	02 Brathers 02 Sisters
Address	:	Vill: Soforpur P.O: ahmedpur, P.S: Sonagazi, 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>BIBI JAHEDA</b>
(iii) Father's name	:	<b>LATE: MD: ALI NEWAZ</b>
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 35/(Female), Member ID: 2148, Group No: 02 Member since: 01-03-2008(10Years) First loan: BDT 5,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 0/-
Further Information:		
(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	:	07 Years Experience 05 In Running Business. He Has 02 Years Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01811- 353183
Mother's Contact No.	:	01812- 979838
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI JAHEDA** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

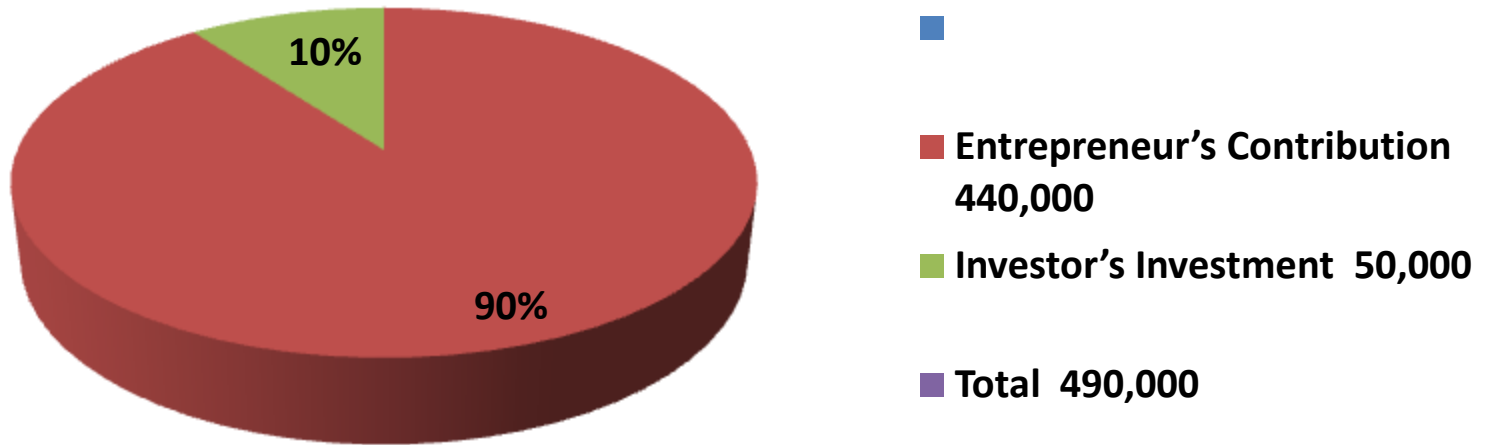
Business Name	:	<b>VAI VAI METAL</b>
Location	:	Tulatoli Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 4,90,000/-
Financing	:	Self BDT 4,40,000/- (From Existing Business) 90% Required Investment Bdt,50,000(as Equity) 10%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	20 Ft X 20 ft. = 400 Square Ft
Security Of The Shop	:	40,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Plen sheet, Angle,Bar, Sukesh &amp; others.</li> <li>▪Average 10% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing 06 Employee.</li> <li>▪He Is Doing His Business In Rent 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>			
Plen sheet, Angle,Bar, Sukesh & others	13000	390000	4680000
	0	0	0
<b>Total Sales(A)</b>	<b>13000</b>	<b>390000</b>	<b>4680000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Plen sheet, Angle,Bar, Sukesh & others,	11700	351000	4212000
<b>Total Variable Expense</b>	<b>11700</b>	<b>351000</b>	<b>4212000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1300</b>	<b>39000</b>	<b>468000</b>
<b>Less Fixed Expense</b>			
Rent		1000	12000
Electric Bill		3000	36000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		18000	216000
Entertainment		500	6000
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>29000</b>	<b>348000</b>
<b>Net Profit (E)= [C-D]</b>		<b>10000</b>	<b>120000</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Plen Sheet	20	4,000	80,000	10	4,000	40,000	120,000
Angle	1,000	55	55,000				55,000
Bar	2,000	80	160,000	0	0	0	160,000
Others			105,000			10,000	115,000
Security			40,000			0	40,000
<b>Total</b>	<b>3020</b>	<b>4135</b>	<b>440,000</b>	<b>10</b>	<b>4,000</b>	<b>50,000</b>	<b>490,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Plen sheet, Angle,Bar, Sukesh & others	15000	450000	5400000	5670000	5953500
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>15000</b>	<b>450000</b>	<b>5400000</b>	<b>5670000</b>	<b>5953500</b>
<b>Less Variable Expense (B)</b>					
Plen sheet, Angle,Bar, Sukesh & others	13500	405000	4860000	5103000	5358150
<b>Total Variable Expense</b>	<b>13500</b>	<b>405000</b>	<b>4860000</b>	<b>5103000</b>	<b>5358150</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		3000	36000	36300	36600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		18000	216000	216000	216000
Entertainment		500	6000	6000	6000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>29000</b>	<b>348000</b>	<b>349000</b>	<b>350030</b>
<b>Net Profit (E)= [C-D]</b>		<b>16000</b>	<b>192000</b>	<b>201600</b>	<b>211680</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>SI #</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	192,000	201600	211680
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		172000	353600
	<b>Total Cash Inflow</b>	<b>242,000</b>	<b>373,600</b>	<b>565,280</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>172,000</b>	<b>353,600</b>	<b>545,280</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:06, Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Tulatoli Bazar, sonagazi,  
Feni.

Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









16 TYPES A.C. ARC WELDER