

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



Project identification and prepared by: Md Belal Hossain  
Chagal naiya, feni

Project verified by: Susanto kumar biswas



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

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

Name	:	<b>AMRAN KHAN</b>
Age	:	13/11/1985( 33Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Son 0 Daughter
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill: Matiagoda , P.O: Chadgazi, P.S: Chagalniya 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>FATEMA BEGUM</b>
(iii) Father's name	:	<b>HUMAYUN KOBIR</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 6/(Female), Member ID :2651/1, Group No: 08 Member since: 01-02-2006 (12Years) First loan: BDT 5,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 14,000/-
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	:	no He has no training
Other Own/Family Sources of Income	:	Yes ,Cng,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01843-452655
Mother's Contact No.	:	01817-633727
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FATELMA BEGUM** joined Grameen Bank since 12 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

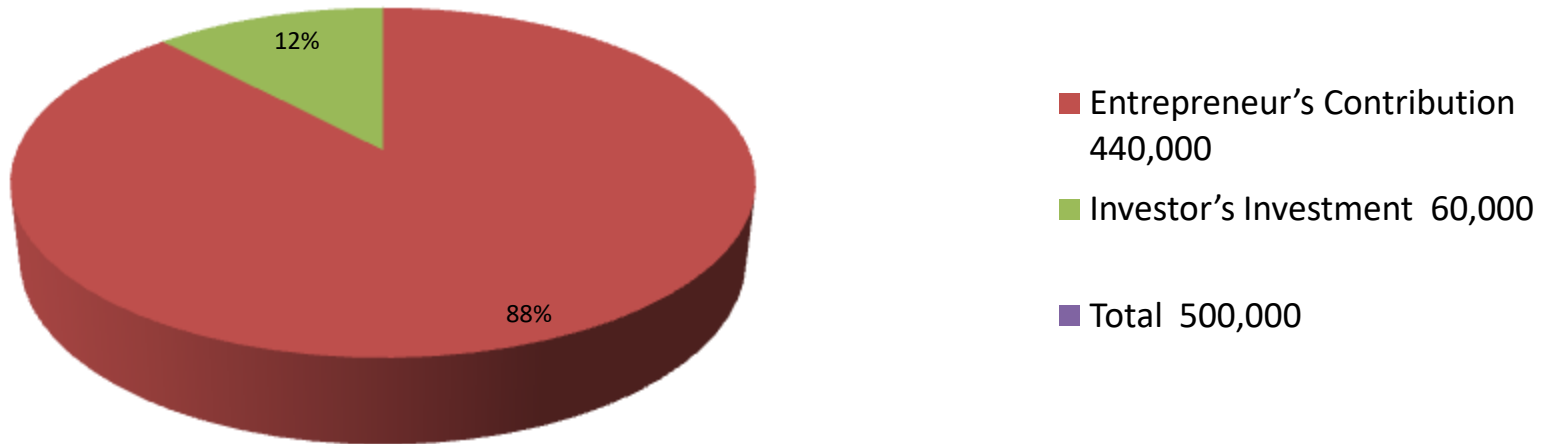
Business Name	:	<b>AMRAN METAL</b>
Location	:	Chadgazi bazar, chagalnaiya ,Feni
Total Investment in BDT	:	BDT 5,00,000/-
Financing	:	Self BDT 4,40,000/- (from existing business) 88% Required Investment BDT60,000(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 20 ft. = 150 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods steel,aluminium,gate&gt;window etc.</li> <li>▪Average 25% gain on sale.</li> <li>▪The business is operating by entrepreneur. No 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>Revnuue (Sale)</b>			
steel,aluminium,gate>window etc.	3600	108000	1296000
	0	0	0
<b>Total Sales(A)</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
steel,aluminium,gate>window etc.	2700	81000	972000
<b>Total Variable Expense</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		2000	24000
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff) 4		12000	144000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>21900</b>	<b>262800</b>
<b>Net Profit (E)= [C-D]</b>		<b>5100</b>	<b>61200</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
steel	1	50,000	50,000	1	20,000	20,000	70,000
aluminium	1	50,000	50,000	1	20,000	20,000	70,000
gate	1	50,000	50,000	1	20,000	20,000	70,000
window	1	80,000	80,000			0	80,000
door	1	50,000	50,000			0	50,000
almari	3	20,000	60,000			0	60,000
iron	1	50,000	50,000			0	50,000
security	1	50,000	50,000			0	50,000
			0			0	0
			0			0	0
<b>Total</b>	<b>10</b>	<b>400000</b>	<b>440,000</b>	<b>3</b>	<b>60,000</b>	<b>60,000</b>	<b>500,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
steel,aluminium,gate>window etc.	4100	123000	1476000	1549800	1627290
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4100</b>	<b>123000</b>	<b>1476000</b>	<b>1549800</b>	<b>1627290</b>
<b>Less Variable Expense (B)</b>					
steel,aluminium,gate>window etc.	3075	92250	1107000	1162350	1220468
<b>Total Variable Expense</b>	<b>3075</b>	<b>92250</b>	<b>1107000</b>	<b>1162350</b>	<b>1220468</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1025</b>	<b>30750</b>	<b>369000</b>	<b>387450</b>	<b>406823</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		2000	24000	24300	24600
Transportaion		400	4800	5040	5292
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>21900</b>	<b>262800</b>	<b>263440</b>	<b>264092</b>
<b>Net Profit (E)= [C-D]</b>		<b>8850</b>	<b>106200</b>	<b>111510</b>	<b>117086</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	106,200	111510	117085.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82200	169710
	<b>Total Cash Inflow</b>	<b>166,200</b>	<b>193,710</b>	<b>286,796</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>82,200</b>	<b>169,710</b>	<b>262,796</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Chadgazi bazar, chagalnaiya  
,Feni  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





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