

## Proposed NU Business Name: SAIDUL HOQUE METAL



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Sonagazi, Feni.

Project verified by: Susanto kumar biswas



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

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

Name	:	<b>MD. SAIDUL HOQUE</b>
Age	:	01/05/1990( 27Years)
Education, till to date	:	Class-05
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers and 01 Sister
Address	:	Vill: Sompur P.O: Boktermunsi, 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>SHARIFA KHATUN</b>
(iii) Father's name	:	<b>MUNSUR ALAM</b>
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 20/(Female), Member ID: 5812/2, Group No: 04 Member since: 05-10-2011(05Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 7000/-
(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	:	05 Years Experience 05 In Running Business. He has 08 Years Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01873-146045
Mother's Contact No.	:	01817-316042
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHARIFA KHATUN** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

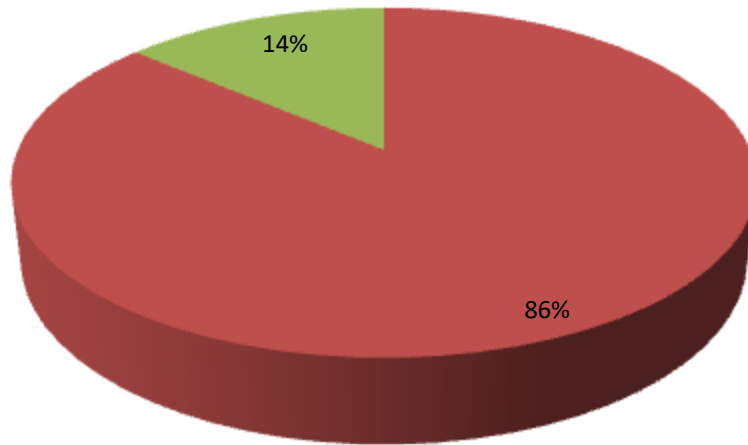
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAIDUL HOQUE METAL</b>
Location	:	Monowara Complex, Matiganj, sonagazi, Feni.
Total Investment In BDT	:	BDT 363,100/-
Financing	:	Self BDT 313,100/- (From Existing Business)88% Required Investment BDT 50,000(as Equity) 12%
Present Salary/Drawings From Business (Estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size Of Shop	:	20 Ft X 12 ft. = 240 Square Ft
Security Of The Shop	:	1,20,000/
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Alp Gass, Sukesh, Almari, Mirsip, Plensit, &amp; others.</li><li>▪Average 15% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing No 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>Revnuce (Sale)</b>			
Gass, Sukesh, Almari,Mirsip,Plensit & 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>
Gass, Sukesh, Almari,Mirsip,Plensit & Others	3400	102000	1224000
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Fixed Expense</b>			
Rent		6500	78000
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		200	2400
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>13900</b>	<b>166800</b>
<b>Net Profit (E)= [C-D]</b>		<b>4100</b>	<b>49200</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Alp Gass	7	2,300	16,100	0	0	10,000	26,100
Sukesh	3	10,000	30,000	0	0	0	30,000
Almari	3	15,000	45,000	0	0	0	45,000
Mirsip	2	7,500	15,000	0	0	0	15,000
Plensit	0	0	10,000	0	0	35,000	45,000
Gass Oyaling	0	0	35,000	0	0	0	35,000
Oyaling Machine	1	30,000	30,000	0	0	0	30,000
Hand dil	1	7,000	7,000	0	0	0	7,000
Others			5,000			5,000	10,000
Security			120,000				120,000
<b>Total</b>	<b>17</b>	<b>71800</b>	<b>313,100</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>363,100</b>



- Entrepreneur's Contribution 313,100
- Investor's Investment 50,000
- Total 363,100

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Gass, Sukesh, Almari,Mirsip,Plensit & Others	5000	150000	1800000	1890000	1984500
Plate var,Var,Anggel & Others	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>					
Gass, Sukesh, Almari,Mirsip,Plensit & Others	4250	127500	1530000	1606500	1686825
<b>Total Variable Expense</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>	<b>1606500</b>	<b>1686825</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Fixed Expense</b>					
Rent		6500	78000	78000	78000
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>13900</b>	<b>164400</b>	<b>165100</b>	<b>165815</b>
<b>Net Profit (E)= [C-D]</b>		<b>8600</b>	<b>103200</b>	<b>108360</b>	<b>113778</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	103,200	108360	113778
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83200	171560
	<b>Total Cash Inflow</b>	<b>153,200</b>	<b>191,560</b>	<b>285,338</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>83,200</b>	<b>171,560</b>	<b>265,338</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:01, Experience & Skill : 054Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Dakbangla bazar, sonagazi,  
Feni.

Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







