

Proposed NU Business Name: **ERSHAD METAL WORKSHOP**



Project identification and prepared by: \_\_\_\_\_ ,  
Feni Sadar Unit, Feni

Project verified by: Romendra Nath Haldar



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

Name	:	<b>ERSHAD ULLAH</b>
Age	:	07-01-1984 ( 33 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	02 Sons 01 Sister
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Maddham Chanu8a P.O: Chanua Baazar ; P.S: Feni Sadare ; 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>LATE HALIMA KHATUN</b>
(iii) Father's name	:	<b>LATE MD MIA</b>
(iv) GB member's info	:	Branch: Motobi, Feni Sadar , Centre # 37(Female), Member ID: 2993, Group No: 04 Member since: 15-02-2002 to 05-03-2008 ( 06 Years) First loan: BDT 3000/-
Further Information:		Existing loan: BDT 20000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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	:	13 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-632991
Family's Contact No.	:	01838-173856
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE HALIMA KHATUN** joined Grameen Bank since 06 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ERSHAD METAL WORKSHOP</b>
Location	:	Lemua Baazar, Feni
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 270,000/- (from existing business) 73% Required Investment BDT 100,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 10 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Almirah, Cabin, Plane sheet etc</li> <li>▪Average 30% gain on sales.</li> <li>▪The shop is rented.</li> <li>▪The business is operating by entrepreneur. Existing 05 employee.</li> <li>▪01 Will be appointed after getting equity money.</li> <li>▪Collects goods from Feni</li> <li>▪Agreed grace period is 3 months.</li> </ul>

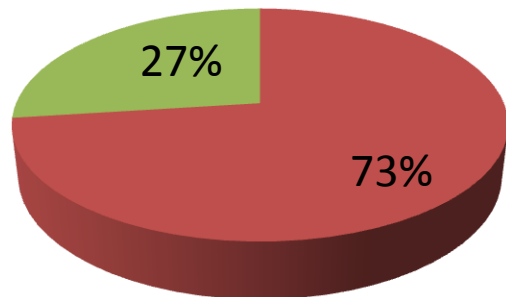
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Almirah, Cabin, Plane sheet etc	3000	90000	1080000
<b>Total Sales (A)</b>	3000	90000	1080000
<b>Less Variable Expense</b>			
Almirah, Cabin, Plane sheet etc	2100	63000	756000
<b>Total variable Expense (B)</b>	2,100	63000	756000
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27000	324000
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		1500	18000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		8000	96000
Entertainment		400	4800
Guard		70	840
Generator		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		17,920	215040
<b>Net Profit (E)= [C-D]</b>		9,080	108960

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Almirah	2	15000	30,000	0	0	0	30,000
Show case	4	12000	48,000	0	0	0	48,000
Cabinet	2	12500	25,000	0	0	0	25,000
Plane sheet	1	25000	25,000	1	30000	30,000	55,000
Square bar	1	7000	7,000	1	35000	35,000	42,000
Plane bar	1	8000	8,000	1	35000	35,000	43,000
Others	1	27000	27,000	0	0	0	27,000
Security	1	100000	100,000	0	0	0	100,000
<b>Total</b>	<b>13</b>	<b>0</b>	<b>270,000</b>	<b>3</b>	<b>0</b>	<b>100,000</b>	<b>370,000</b>

## Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 100,000
- Total 370,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Almirah, Cabin, Plane sheet etc	4400	132000	1584000	1663200
<b>Total Sales (A)</b>	4400	132000	1584000	1663200
<b>Less Variable Expense</b>				
Almirah, Cabin, Plane sheet etc	3080	92400	1108800	1164240
<b>Total variable Expense (B)</b>	3,080	92400	1108800	1164240
<b>Contribution Margin (CM) [C=(A-B)</b>	1,320	39600	475200	498960
<b>Less Variable Expense</b>				
Rent		2,000	24000	24,000
Electricity bill		2000	24000	24500
Transportation		800	9600	10,100
Salary (self)		5000	60000	60000
Salary(Staff)		11000	132000	132000
Entertainment		400	4800	4800
Guard		70	840	840
Generator		150	1800	1800
Mobile bill		400	4800	4900
<b>Total fixed cost (D)</b>		21,820	260,040	261,140
<b>Net Profit (E)= [C-D]</b>		17780	213360	237,820
Investment Payback			<b>60,000</b>	<b>60,000</b>



# Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	213,360	237,820
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		153,360
	<b>Total Cash Inflow</b>	313360	391180
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	153,360	331180

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 13 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







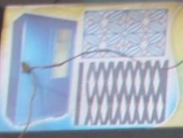


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শ্রম আন্দোলন (মুজিব)  
০১৮১১-০১০২৭০  
কল, কল, কল  
শ্রম কলের শিকড়।  
০১৭৭০-০১৮০৭  
শ্রম কলের শিকড়, কল



# শ্রী-রুম মেসার্স এরশাদ মেটাল

বোর্ডিং মোঃ এরশাদ উল্লাহ  
মোবাইল: ০১৮১১৮-৬০৩২৯৯১  
স্বাদের অঙ্গনদারা, পো-বেইট,  
ফাইল বেইলিগেট, কলকাতা পুর  
স্বাধীনতা কাল করা হয়।  
সেবুরা স্বাধীন, সেরা সেরা, সেরা।

০১৮১১

STANDARD  
EST. 1961







মেসার্স এরশাদ মেটাল  
প্রা:মো:এরশাদ উল্ল্যা-০১৮১৮-৬৩২৩৯১  
মেইন রোড, লেমুয়া বাজার, ফেনী।



STANDARD  
32  
NYC. MC. E196  
BASEBALL  
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মেসার্স এরশাদ মেটাল  
বিশিষ্টোত্তম বাবামনির রাহিম শ্রীঃ এরশাদ উল্লাহ  
এখানে স্থানের ব্যবসায় আসবাবপত্র অঙ্গসীরা, শো-কেইজ, ফাইল, কেবিনেট কলমপসিকল  
গেইট, স্টানের সুপার ডোর, খাঁল, সাটার, বাউজরি গেইট ট্রাট এর এম.এস  
এস.এস খাই এ্যান্ডমিনিয়াম কেব্রিকেকটরস সহ ইত্যাদি কাজ করা হয়।  
মেইন রোড, C বাজা ফেনী মোবাইল ০১-৮১৮-৩০২৯৯৯













# FAMILY PICTURE