

**Proposed NU Business Name: MS SOIKAT METYAL & HARDWARE**



Project identification and prepared by: Md Anisar Rahman  
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



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

Name	:	<b>MD OBAYDUL HAQUE</b>
Age	:	01-01-1982 (35 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	02 Sons 01 Daughter
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Gunak , P.O: Kutirhat , 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 JOHRA</b>
(iii) Father's name	:	<b>MOHAMMAD ALI</b>
(iv) GB member's info	:	Branch :Dhalia, Feni , Centre : 26 (Female), Member ID: 6616/1 , Group No: 07 Member since: 15-09-2006 (08 Years) First loan: BDT 6000
Further Information:		Existing loan: BDT 25000 Outstanding loan: 23300
(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	:	10 years experience in running business. 07 Years in own business. He has 03 Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01811-666595
Family's Contact No.	:	01869-650643
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI JOHRA** joined Grameen Bank since 08 years ago. At first she took BDT 6000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS SOIKAT METYAL &amp; HARDWARE</b>
Location	:	Dhalia Feni
Total Investment in BDT	:	BDT 506000/-
Financing	:	Self BDT 426000/- (from existing business) 83% Required Investment BDT 80000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 30 ft= 750 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Pipe, Water Tank, Steel Almira, Tube well. Etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 03 employee.</li><li>▪Two will be appointed after receiving equity money.</li><li>▪The shop is rented.</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>			
Water Tank, Steel Almira, Tube well. Etc.	6100	183000	2196000
<b>Total Sales (A)</b>	6100	183000	2196000
<b>Less Variable Expense</b>			
Water Tank, Steel Almira, Tube well. Etc.	4880	146400	1756800
<b>Total variable Expense (B)</b>	4,880	146400	1756800
<b>Contribution Margin (CM) [C=(A-B)</b>	1,220	36600	439200
<b>Less Variable Expense</b>			
Rent		3,000	36000
Electricity bill		2000	24000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		15000	180000
Entertainment		1000	12000
Guard		300	3600
Generator		300	3600
Bank charge		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		28,200	338400
<b>Net Profit (E)= [C-D]</b>		8,400	100800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pipe	150	427	64,050	0	0	0	64,050
Water tank	4	4000	16,000	0	0	0	16,000
Steel Almira	10	15000	150,000	0	0	0	150,000
Sanitary	5	700	3,500	0	0	0	3,500
Van	1	30000	30,000	0	0	0	30,000
RFL tubewell	2	2500	5,000	0	0	0	5,000
Steel	1	12000	12,000	1	50,000	50,000	62,000
Fittings	1	119450	119,450	0	0	0	119,450
Iron	0	0	0	1	30,000	30,000	30,000
Security	1	26000	26,000	0	0	0	26,000
<b>Total</b>	<b>175</b>	<b>0</b>	<b>426,000</b>	<b>2</b>	<b>0</b>	<b>80,000</b>	<b>506,000</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Water Tank, Steel Almira, Tube well. Etc.	8400	252000	3024000	3175200	3333960
<b>Total Sales (A)</b>	8400	252000	3024000	3175200	3333960
<b>Less Variable Expense</b>					
Water Tank, Steel Almira, Tube well. Etc.	6720	201600	2419200	2540160	2667168
<b>Total variable Expense (B)</b>	6,720	201600	2419200	2540160	2667168
<b>Contribution Margin (CM) [C=(A-B)</b>	1,680	50400	604800	635040	666792
<b>Less Variable Expense</b>					
Rent		3,000	36000	36,000	36000
Electricity bill		2300	27600	28100	28600
Transportation		1,400	16800	17,300	17800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		20000	240000	240000	240000
Entertainment		1000	12000	12000	12000
Guard		300	3600	3600	3600
Generator		300	3600	3600	3600
Bank charge		300	3600	3600	3600
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		34,000	400,800	401,900	403000
<b>Net Profit (E)= [C-D]</b>		16400	196800	233,140	263792
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	196,800	233,140	263792
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		164,800	365940
	<b>Total Cash Inflow</b>	276800	397940	629732
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	164,800	365940	597732

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 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;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







মেসার্স সৈকত মেটাল

কুঠিরহাট উত্তর বাজার, সোনাগাজী, ফেনী। ০৯৮১১-৬৬৬৫৯৫

সহজ হোক পানি প্রবাহ



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ইউপিভিসি পাইপ  
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# FAMILY PICTURE

