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	:	MD OBAYDUL HAQUE					
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 (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father BIBI JOHRA MOHAMMAD ALI 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: (v) Who pays GB loan installment	 :	Existing loan: BDT 25000 Outstanding loan: 23300 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.)	:	Nill
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	:	MS SOIKAT METYAL & HARDWARE			
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	:	 The business is planned to be scaled up by investment in existing goods like Pipe, Water Tank, Steel Almira, Tube well. Etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing 03 employee. Two will be appointed after receiving equity money. The shop is rented. Collects goods from Feni. Agreed grace period is 3 months. 			

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Water Tank, Steel Almira, Tube well. Etc.	6100	183000	2196000
Total Sales (A)	6100	183000	2196000
Less Variable Expense			
Water Tank, Steel Almira, Tube well. Etc.	4880	146400	1756800
Total variable Expense (B)	4,880	146400	1756800
Contribution Margin (CM) [C=(A-B)	1,220	36600	439200
Less Variable Expense			
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
Total fixed cost (D)		28,200	338400
Net Profit (E)= [C-D]		8,400	100800

	Investment Breakdown								
	Proposed								
Particulars	Particulars Qty. Unit Price Amount Qty Unit Price						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		

30,000

5,000

12,000

119,450

0

26,000

426,000

1

2

1

1

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Van

Steel

Iron

Fittings

Security

Total

RFL tubewell

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12000

119450

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26000

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30,000

0

80,000

30,000

5,000

62,000

119,450

30,000

26,000

506,000

Source of Finance



Financial Projection (BDT)						
Paticular	Daily	Monthly	Year1	Year 2	Year 3	
Revenue(Sales)						
Water Tank, Steel Almira, Tube well. Etc.	8400	252000	3024000	3175200	3333960	
Total Sales (A)	8400	252000	3024000	3175200	3333960	
Less Variable Expense						
Water Tank, Steel Almira, Tube well. Etc.	6720	201600	2419200	2540160	2667168	
Total variable Expense (B)	6,720	201600	2419200	2540160	2667168	
Contribution Margin (CM) [C=(A-B)	1,680	50400	604800	635040	666792	
Less Variable Expense						
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	
Total fixed cost (D)		34,000	400,800	401,900	403000	
Net Profit (E)= [C-D]		16400	196800	233,140	263792	
Investment Payback			32,000	32,000	32,000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
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
	Total Cash Inflow	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
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	164,800	365940	597732

SWOT ANALYSIS

Strength

Employment: Self: 0 Family:0 Others:0

Experience & Skill: 10 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

Political unrest

Pictures



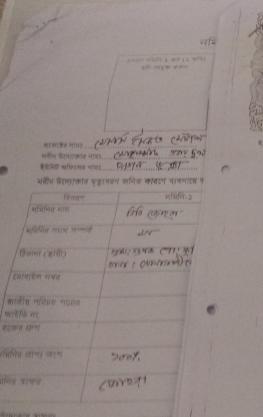


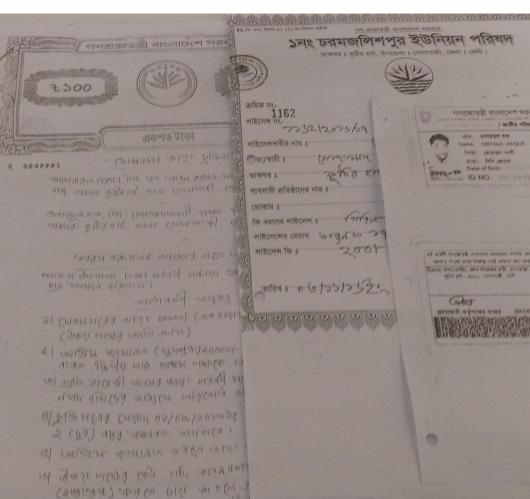












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FAMILY PICTURE

