

Proposed NU Business Name: **MODINA METEL**



Project identification and prepared: Anisar Rahman,
Dagonvuiyan Unit, Feni.

Project verified by: Sushanto Kumar Biswash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | SHAHIN ALAM |
| Age | : | 25-12-1992 (24 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Unmrried |
| Children | : | N/A |
| No. of siblings: | : | 04 Brothers ,2 Sisters |
| Address | : | Vill: Dilrazpur, P.O: Bayker bazar, P.S: Dagonbhuiyan, 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 | : | KORIMER NESSA |
| (iii) Father's name | : | ABDUL GOFOR |
| (iv) GB member's info | : | Branch:Chormozlispur, sonagazipur , Centre # 51 (Female), Member ID: 4315, Group No: 01 Member since: 2007 to 2012 (05 Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan:10000, Outstanding loan: Nil |
| (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 | : | 11 years experience in running business. 08Years in own business. He has 03 years training |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01814120479 |
| Family's Contact No. | : | 0 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KORIMER NESSA 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

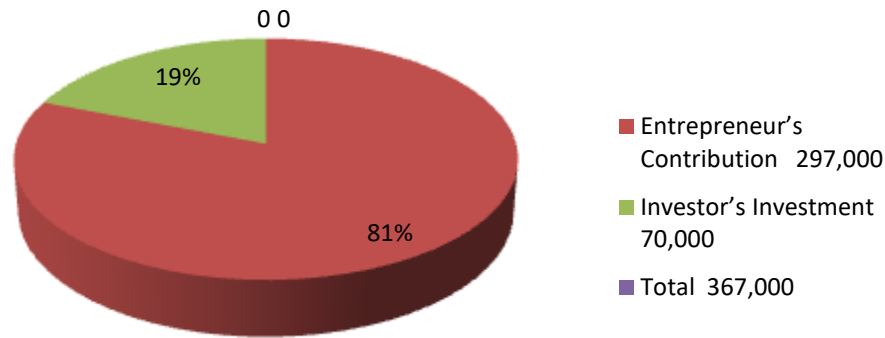
| | | |
|---|---|---|
| Business Name | : | MODINA METEL |
| Location | : | mosgid road,bakayer bazar Dagonbhuiyan,feni |
| Total Investment in BDT | : | BDT 367,000/- |
| Financing | : | Self BDT 297,000/-(from existing business) 81% Required Investment BDT 70,000/-(as equity) 19% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 20ft x 15ft = 300 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Steel Furniture.▪Average 25% gain on sales.▪The business is operating by the entrepreneur himself. He has 02 employee.▪. The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------------|---------------|----------------|
| Revenue (sales) | | | |
| Steel Furniture | 5000 | 150000 | 1800000 |
| Total Sales (A) | 5000 | 150000 | 1800000 |
| Less. Variable Expense | | | |
| Steel Furniture | 3750 | 112500 | 1350000 |
| Total variable Expense (B) | 3750 | 112500 | 1350000 |
| Contribution Margin (CM) [C=(A-B)] | 1250 | 37500 | 450000 |
| Less. Fixed Expense | | | |
| Rent | | 3000 | 36000 |
| Electricity bill | | 3000 | 36000 |
| Transportation | | 500 | 6000 |
| Salary (self) | | 5000 | 60000 |
| Salary(staff) | | 10000 | 120000 |
| Entertainment | | 300 | 3600 |
| Gird | | 70 | 840 |
| Generator | | 0 | 0 |
| Mobile bill | | 500 | 6000 |
| Total fixed Cost (D) | | 22370 | 268440 |
| Net Profit (E) [C-D] | | 15130 | 181560 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|---------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Steel almira | 5 | 20000 | 100000 | 0 | 0 | 0 | 100000 |
| Socash | 2 | 20000 | 40000 | 0 | 0 | 0 | 40000 |
| Wall cabinet | 2 | 22000 | 44000 | 0 | 0 | 0 | 44000 |
| Door | 9 | 7000 | 63000 | 0 | 0 | 0 | 63,000 |
| Window | 2 | 5000 | 10000 | 0 | 0 | 0 | 10,000 |
| Steel | 0 | 0 | 0 | 0 | 0 | 50,000 | 50,000 |
| Loha | 0 | 0 | 0 | 0 | 0 | 20,000 | 20,000 |
| Security | 0 | 0 | 40000 | 0 | 0 | 0 | 40,000 |
| Total | 0 | 0 | 297000 | 0 | 0 | 70,000 | 367,000 |



| Financial Projection (BDT) | | | | | |
|---|-------|---------|--------------|--------------|--------------|
| Particular | Daily | Monthly | 1st Year | 2 Year | 3 Year |
| Revenue (sales) | | | | | |
| Steel Furniture | 7840 | 235200 | 2822400 | 2963520 | 3111696 |
| Total Sales (A) | 7840 | 235200 | 2822400 | 2963520 | 3111696 |
| Less. Variable Expense | | | | | |
| Steel Furniture | 5880 | 176400 | 2116800 | 2222640 | 2333772 |
| Total variable Expense (B) | 5880 | 176400 | 2116800 | 2222640 | 2333772 |
| Contribution Margin (CM) [C=(A-B)] | 1960 | 58800 | 705600 | 740880 | 777924 |
| Less. Fixed Expense | | | | | |
| Rent | | 3000 | 36000 | 36000 | 36000 |
| Electricity bill | | 3500 | 42000 | 42200 | 42400 |
| Transportation | | 1000 | 12000 | 12200 | 12400 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(staff) | | 15000 | 180000 | 180000 | 180000 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Gird | | 70 | 840 | 840 | 840 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobile bill | | 700 | 8400 | 8600 | 8800 |
| Total Fixed Cost | | 28570 | 342840 | 343440 | 344040 |
| Net Profit (E) [C-D] | | 30230 | 362760 | 397440 | 433884 |
| Investment Payback | | | 28000 | 28000 | 28000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|----------------|----------------|------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 70,000 | | |
| 1.2 | Net Profit | 362760 | 397440 | 433884 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 334,760 | 704,200 |
| | Total Cash Inflow | 432,760 | 732,200 | 1,138,084 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28000 | 28000 | 28000 |
| | Total Cash Outflow | 98,000 | 28000 | 28000 |
| 3 | Net Cash Surplus | 334,760 | 704,200 | 1,110,084 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 11 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











হাদিনা হোটেল ফ্রান্সিস থাই এ্যালুমিনিয়াম ফ্রান্সিস
এম.এম. ৬ গ্রাম হাউজ ফোন: ১০৪০০২৫৭৯৯







