

Proposed NU Business Name: **KHAN METEL**



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Dagonvuiyan Unit, Feni
Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD:FIROJ KHAN |
| Age | : | 01-10-1985(32Years) |
| Education, till to date | : | Class Nine |
| Marital status | : | Married |
| Children | : | 01Sone |
| No. of siblings: | : | 03 Brothers,02 Sister |
| Address | : | Vill:Razarampur P.O: shaberhat P.S: Shan beg, Dist: Nohakhali |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST:JAHIDA AKTER |
| (iii) Father's name | : | MD: JAMAL UDDIN KHAN |
| (iv) GB member's info | : | Branch:., mohammedpur,Shanbeg. Centre #24 (Female), Member ID:1245, Group No: 02 Member since: 2006 to -2012 till (6 Years) First loan: BDT 5000/- Existing loan: BDT 15000 Outstanding loan:0 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Father |
| (vi) Mobile lady | : | NA |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC ASA etc.. | : | No 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 | : | 12 years experience in running business. 19 Years in own business. He has 07 Years training |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01715905138 |
| Family's Contact No. | : | 01815457091 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:JAHIDA AKTER joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

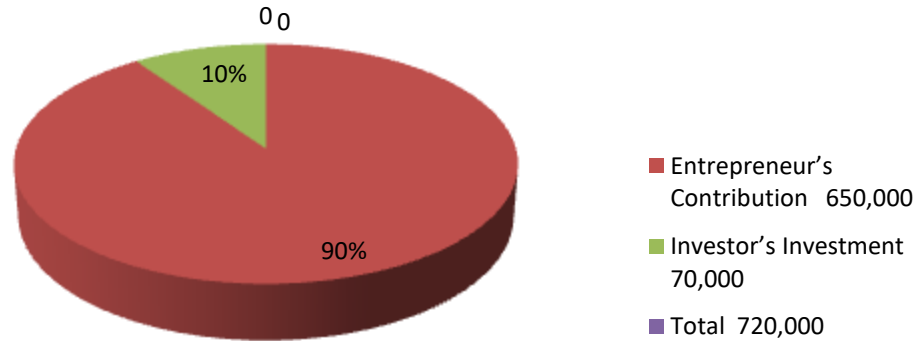
| | | |
|---|---|--|
| Business Name | : | KHAN METEL |
| Location | : | Saberhat, West bazar, Noyakhali. |
| Total Investment in BDT | : | BDT 720,000/- |
| Financing | : | Self BDT 650,000/- (from existing business) 90% Required Investment BDT 70,000/- (as equity) 10% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 40 ft x 20 ft= 800 square ft |
| Implementation | : | <ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; S.S Pipe, Thai glass, Thai aluminum etc.▪ The business is operating by entrepreneur. Existing 11 employee.▪ After getting equity fund 01 will be appointed▪ Average 25% gain on sales▪ The shop is rented.▪ Collects goods from Chittagong and Feni.▪ Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|---------|
| Revenue(Sales) | | | |
| S.S Pipe, Thai glass, Thai aluminum etc. | 15000 | 450000 | 5400000 |
| Total Sales (A) | 15000 | 450000 | 5400000 |
| Less Variable Expense | | | |
| S.S Pipe, Thai glass, Thai aluminum etc. | 11250 | 337500 | 4050000 |
| Total variable Expense (B) | 11250 | 337500 | 4050000 |
| Contribution Margin (CM) [C=(A-B)] | 3750 | 112500 | 1350000 |
| Less Variable Expense | | | |
| Rent | | 6500 | 78000 |
| Electricity bill | | 1500 | 18000 |
| Transportation | | 7000 | 84000 |
| Salary (self) | | 5000 | 60000 |
| Salary(staff) | | 70000 | 840000 |
| Entertainment | | 200 | 2400 |
| Gird | | 0 | 0 |
| Generator | | 200 | 2400 |
| Mobile bill | | 500 | 6000 |
| Total fixed cost (D) | | 90900 | 1090800 |
| Net Profit (E)= [C-D] | | 21600 | 259200 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|----------------|----------|------------|---------------|----------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Aluminum | 0 | 0 | 300000 | 0 | 0 | 0 | 300000 |
| Thai glass | 0 | 0 | 60000 | 0 | 0 | 0 | 60000 |
| S.S.Pipe | 0 | 0 | 50000 | 0 | 0 | 70000 | 120000 |
| S.S. axocorise | 0 | 0 | 40000 | 0 | 0 | 0 | 40,000 |
| Security | 0 | 0 | 200000 | 0 | 0 | 0 | 200,000 |
| Total | 0 | 0 | 650000 | 0 | 0 | 70,000 | 720,000 |



Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|-------|---------|--------------|--------------|--------------|
| Revenue(Sales) | | | | | |
| S.S Pipe, Thai glass, Thai aluminum etc. | 18740 | 562200 | 6746400 | 7083720 | 7437906 |
| Total Sales (A) | 18740 | 562200 | 6746400 | 7083720 | 7437906 |
| Less Variable Expense | | | | | |
| S.S Pipe, Thai glass, Thai aluminum etc. | 14055 | 421650 | 5059800 | 5312790 | 5578429.5 |
| Total variable Expense (B) | 14055 | 421650 | 5059800 | 5312790 | 5578429.5 |
| Contribution Margin (CM) [C=(A-B) | 4685 | 140550 | 1686600 | 1770930 | 1859476.5 |
| Less Variable Expense | | | | | |
| Rent | | 6500 | 78000 | 78000 | 78000 |
| Electricity bill | | 1800 | 21600 | 21800 | 22000 |
| Transportation | | 8000 | 96000 | 96200 | 96400 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(staff) | | 75000 | 900000 | 900000 | 900000 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Gird | | 0 | 0 | 0 | 0 |
| Generator | | 200 | 2400 | 2400 | 2400 |
| Mobile bill | | 700 | 8400 | 8600 | 8800 |
| Total fixed cost (D) | | 97400 | 1168800 | 1169400 | 1170000 |
| Net Profit (E)= [C-D] | | 43150 | 517800 | 601530 | 689476.5 |
| Investment Payback | | | 28000 | 28000 | 28000 |

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 | 70,000 | | |
| 1.2 | Net Profit | 517800 | 601530 | 689476.5 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 489,800 | 1,063,330 |
| | Total Cash Inflow | 587,800 | 1,091,330 | 1,752,807 |
| 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 | 489,800 | 1,063,330 | 1,724,807 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 19 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















FAMILY PICTURE





স্টীলটেক

মেসার্স খাঁন থাই এ্যালুমিনিয়াম এন্ড গ্রাস হাউজ

সেবার হাট পশ্চিম সার্বভূমি
সেনাবাগ, মোহাম্মাদী
ফোনঃ ০১৭১৫-৯০৫১৩৮
০১৮১৩-৫৫৪৫৮০

ডাই ডাই সুপারমার্কেট
মালিক: হাজী আবদুল মন্ডির ও জসিম উদ্দীন-
সেবার হাট পশ্চিম সার্বভূমি, মোহাম্মাদী