

## Proposed NU Business Name: **MA METAI**



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Chagal naiya,Feni.

Project verified by: Susasnto Kumar biswas.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>Mostofa Kamal</b>
Age	:	01-01-1989 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	UnMarried
Children	:	No
No. of siblings:	:	02 Sister, 02 Brother
Address	:	Vill: Matia Goda, P.O:Chadgazi, P.S: Chagal naiya, 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>DEL AFROJ BEGUM</b>
(iii) Father's name	:	<b>ABDUL GONI</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 46(Female), Member ID:6325, Group No: 06 Member since: 05-03-2004-2010 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan:
(v) Who pays GB loan installment	:	Mother
(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	:	6 years experience in running business. He has training 0years
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-379021
Mother's Contact No.	:	01832-626999
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**DELAFROZ BEGUM** joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

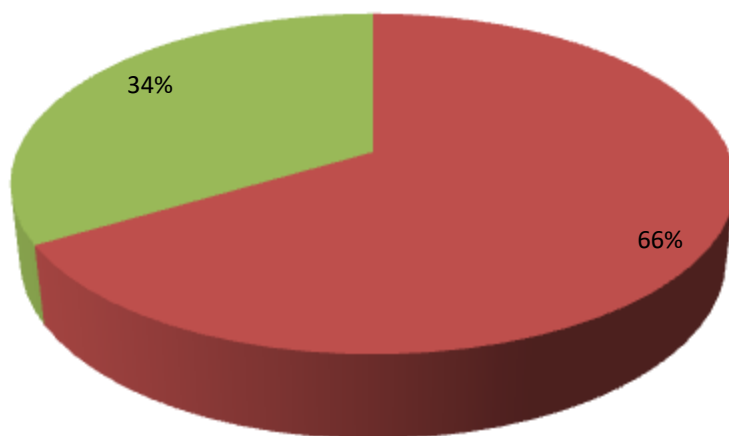
Business Name	:	<b>MA METAL</b>
Location	:	Chad gazi
Total Investment in BDT	:	BDT 148920/-
Financing	:	Self BDT 98,920(from existing business) 66% Required Investment BDT,50,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft. = 535square ft
Security of the shop	:	000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Sheet,Z bar,Angel,Iron etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 6 employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Iron Sheet,Z bar,Angel,Iron	5000	150000	1800000
	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>
Less Variable Expense (B)			0
Iron Sheet,Z bar,Angel,Iron	3750	112500	1350000
<b>Total Variable Expense</b>	<b>3750</b>	<b>112500</b>	<b>1350000</b>
Contribution Margin (CM) [C=(A-B)]	1250	37500	450000
<b>Less Fixed Expense</b>			
Rent		4000	48000
Electric Bill		2000	24000
Transportation		400	4800
Salary (Self)		5000	60000
Salary (Staff)		18000	216000
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>30300</b>	<b>363600</b>
<b>Net Profit (E)= [C-D]</b>		<b>7200</b>	<b>86400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sheet	2,400	24,000	26,400
Z-bar	2,700	10,800	13,500
Angel	1,820	10,400	12,220
Iron	72,000	0	72,000
Others	20,000	4,800	24,800
	0	0	0
<b>Total</b>	<b>98,920</b>	<b>50,000</b>	<b>148,920</b>



- Entrepreneur's Contribution 98,920
- Investor's Investment 50,000
- Total 148,920

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Iron Sheet,Z bar,Angel,Iron	5100	153000	1836000	1927800	2024190
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5100</b>	<b>153000</b>	<b>1836000</b>	<b>1927800</b>	<b>2024190</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	<b>3825</b>	<b>114750</b>	<b>1377000</b>	1445850	<b>1518143</b>
<b>Total Variable Expense</b>	<b>3825</b>	<b>114750</b>	<b>1377000</b>	<b>1445850</b>	<b>1518143</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1275</b>	<b>38250</b>	<b>459000</b>	<b>481950</b>	<b>506048</b>
<b>Less Fixed Expense</b>					
Rent		4000	48000	48000	48000
Electric Bill		2000	24000	24300	24600
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		18000	216000	216000	216000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>30300</b>	<b>363600</b>	<b>360640</b>	<b>361292</b>
<b>Net Profit (E)= [C-D]</b>		<b>7950</b>	<b>95400</b>	<b>100170</b>	<b>105179</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
<b>1.2</b>	<b>Net Profit</b>	<b>84000</b>	<b>88200</b>	<b>92610</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64000	132200
	<b>Total Cash Inflow</b>	<b>134,000</b>	<b>152,200</b>	<b>224,810</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,000</b>	<b>132,200</b>	<b>204,810</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; North kalma, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

