

Proposed NU Business Name: **M/S SAHAB UDDIN FIROJ METAL**



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Project verified by: Shushanto Kumar bishas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	BOHAN UDDIN
Age	:	20-10-1985(32 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 son 1 Daughter
No. of siblings:	:	4 Brother & 2 Sister
Address	:	Vill: Chithiliya P.O: Soliya P.S: Porshuram ,Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	FIROJA BEGUM <input style="width: 50px; height: 20px; border: 1px solid black;" type="text"/>
(iii) Father's name	:	MD. SAHAB <input checked="" style="width: 50px; height: 20px; border: 1px solid black;" type="checkbox"/>
(iv) GB member's info	:	Branch: Porshu Ram Centre # 26(Female), Member ID: 3873, Group No: 04 Member since: 2007-2014(7Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan:Nil
(v) Who pays GB loan installment	:	Father & 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	:	10 years experience in running business.02 Years in own business He has 8 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01869885855
Father's Contact No.	:	01835007811
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROJA BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

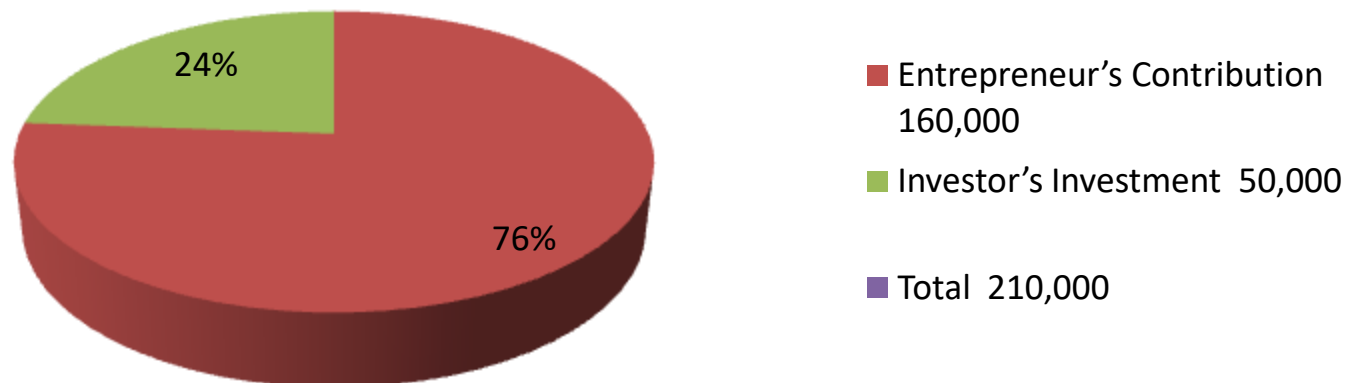
Proposed Nobin Udyokta Business Info

Business Name	:	M/S SAHAB UDDIN FIROJ METAL
Location	:	Chithliya moshjid market Main road, chithliya Porshuram ,Feni
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160000/- (from existing business) 76% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450square ft
Security of the shop	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Cyramix & Metal Item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 02 employee.▪The shop is rented.▪Collects goods from Feni▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cyramix & Metal Item etc.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Cyramix & Metal Item etc.	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1300	15600
Electric Bill		1000	12000
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		13600	163200
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cyramix & Metal Item			150,000			50,000	200,000
Security			10,000			0	10,000
			0			0	0
	0	0	160,000	0	0	50,000	210,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cyramix & Metal Item etc.	4500	135000	1620000	1701000	1786050
0	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Straw, Bran, Medicine etc	3825	114750	1377000	1445850	1518143
Total Variable Expense	3825	114750	1377000	1445850	1518143
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267908
Less Fixed Expense					
Rent		1300	15600	15600	15600
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		13600	163200	163900	164615
Net Profit (E)= [C-D]		6650	79800	83790	87980
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	79,800	83790	87979.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59800	123590
	Total Cash Inflow	129,800	143,590	211,570
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	59,800	123,590	191,570

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
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









FAMILY PICTURE

