

Proposed NU Business Name: **M/S SOIKOT METAL**



Project identification and prepared by: Aowlad Hossain,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>SHOHIDUL ISLAM</b>
Age	:	01-02-1986 ( 31 Years)
Education, till to date	:	Class 05
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	05 Brothers 01 Sister
Address	:	Vill: Laxmiyara ; P.O: Laxmiyara ; P.S: Feni Sadar ; 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>KHODEZA BEGUM</b>
(iii) Father's name	:	<b>LATE AHSAN ULLAH</b>
(iv) GB member's info	:	Branch: Passgasiya, Feni; Centre # 38 (Female), Member ID: 2832, Group No: 05 Member since: 06-04-1996 To 01/05/2006 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000 Outstanding loan: Nill
(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	:	20 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01813-666485
Family's Contact No.	:	01874-769138
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHODEZA BEGUM** joined Grameen Bank since 10 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	:	<b>M/S SOIKOT METAL</b>
Location	:	Laxmiyara Bazar, Feni
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 260,000/- (from existing business) 81% Required Investment BDT 60,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 30 ft= 450 square ft
Security	:	10,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Showcase, Almira, Steel Door and Windoor, Square bar, Engle, Plen Shitt, Zedbar etc.</li><li>▪Average 30% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 05 employee.</li><li>▪Collects goods from Dhaka, Feni .</li><li>▪Agreed grace period is 3 months.</li></ul>

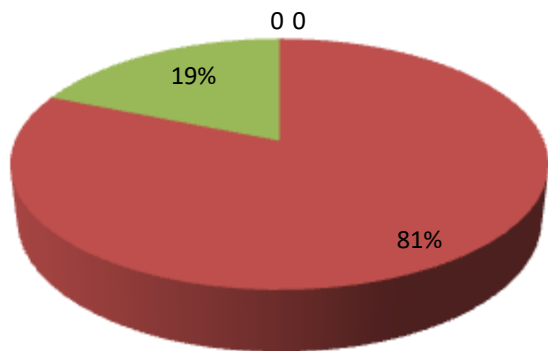
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Showcase, Almira, Steel Door and Win door etc	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	5,000	150,000	1,800,000
<b>Less Variable Expense</b>			
Showcase, Almira, Steel Door and Win door etc	3,500	105,000	1,260,000
<b>Total variable Expense (B)</b>	3,500	105,000	1,260,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less Variable Expense</b>			
Rent		500	6,000
Electricity bill		3000	36,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary(Staff)		15,000	180,000
Entertainment		500	6,000
Night Guard		150	1,800
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>27,450</b>	<b>329,400</b>
<b>Net Profit (E)= [C-D]</b>		<b>17,550</b>	<b>210,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Plane Sheet	200	85	17,000	250	85	21,250	38,250
Engle	2000	52	104,000	500	52	26,000	130,000
Squire Bar	288	52	15,000	0	0	12,750	27,750
Zed Bar	192	52	10,000	0	0	0	10,000
Plate Bar	208	48	10,000	0	0	0	10,000
Almira	4	20000	80,000	0	0	0	80,000
Others	0	0	14,000	0	0	0	14,000
Security	1	0	10,000	0	0	0	10,000
<b>Total</b>	<b>2903</b>	<b>20289</b>	<b>260,000</b>	<b>750</b>	<b>137</b>	<b>60,000</b>	<b>320,000</b>

## Source of Finance



■ Entrepreneur's Contribution 260,000

■ Investor's Investment 60,000

■ Total 320,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Showcase, Almira, Steel Door and Win door etc	5,500	165,000	1980000	2079000	2182950
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1980000</b>	<b>2079000</b>	<b>2182950</b>
<b>Less Variable Expense</b>					
Showcase, Almira, Steel Door and Win door etc	3,850	115,500	1386000	1455300	1528065
<b>Total variable Expense (B)</b>	<b>3,850</b>	<b>115,500</b>	<b>1386000</b>	<b>1455300</b>	<b>1528065</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,650</b>	<b>49,500</b>	<b>594,000</b>	<b>623,700</b>	<b>654,885</b>
<b>Less Variable Expense</b>					
Rent		500	6,000	6,000	6,000
Electricity bill		3,500	42,000	42,500	43,000
Transportation		3,500	42,000	42,500	43,500
Salary (self)		5000	60,000	60,000	60,000
Salary(Staff)		15,000	180,000	180,000	180,000
Entertainment		500	6,000	6,000	6,000
Night Guard		150	1,800	1800	1,800
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>28,550</b>	<b>342,600</b>	<b>343,800</b>	<b>345,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>20,950</b>	<b>251,400</b>	<b>279,900</b>	<b>309,285</b>
Investment Payback			24,000	24,000	24,000



# 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	60,000		
1.2	Net Profit	<b>251,400</b>	<b>279,900</b>	<b>309,285</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		227,400	483,300
	<b>Total Cash Inflow</b>	311,400	507,300	792,585
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	84,000	24,000	24,000
3	<b>Net Cash Surplus</b>	227,400	483,300	768,585

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















বিসমিল্লাহির রহমানির রাহীম

প্রোপ্রাইটর : রিপন



# সেকত মেটাল ওয়ার্কসপ

এখানে উন্নতমানের গ্রীলের দরজা, জানালা, কলাপসিবল গেইট,  
আলমারী, সার্টার, সিড়ির রেলিং তৈরী ও বিক্রয় করা হয়।



মোবাইল : ০১৮১৩-৬৬৬৪৮৫, ০১৮৭৪-৭৬৯১৩৮

লক্ষ্মীয়ারা বাজার (উত্তর বাজার), ফেনী সদর, ফেনী

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# FAMILY PICTURE

