

Proposed NU Business Name: **JHUMUR 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	:	03-02-1989 ( 29 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	03 Brothers
Address	:	Vill: Gobinda pur ; P.O: Hazir Bazar ; 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>PEYARA BEGUM</b>
(iii) Father's name	:	<b>LATE NOOR KARIM</b>
(iv) GB member's info	:	Branch: Kalidaho, Feni; Centre # 17 (Female), Member ID: 2573, Group No: 07 Member since: 18-05-2013 First loan: BDT 3,000/- Existing loan: BDT 15,000 Outstanding loan: Nill
Further Information:		
(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	:	10 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01814-912543
Family's Contact No.	:	01874-768954
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PEYARA BEGUM** joined Grameen Bank since 5 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JHUMUR METAL</b>
Location	:	Lalpol Bazar, Feni
Total Investment in BDT	:	BDT 264,000/-
Financing	:	Self BDT 214,000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security	:	14,000
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 03 employee.</li><li>▪Collects goods from Dhaka, Feni .</li><li>▪Agreed grace period is 3 months.</li></ul>

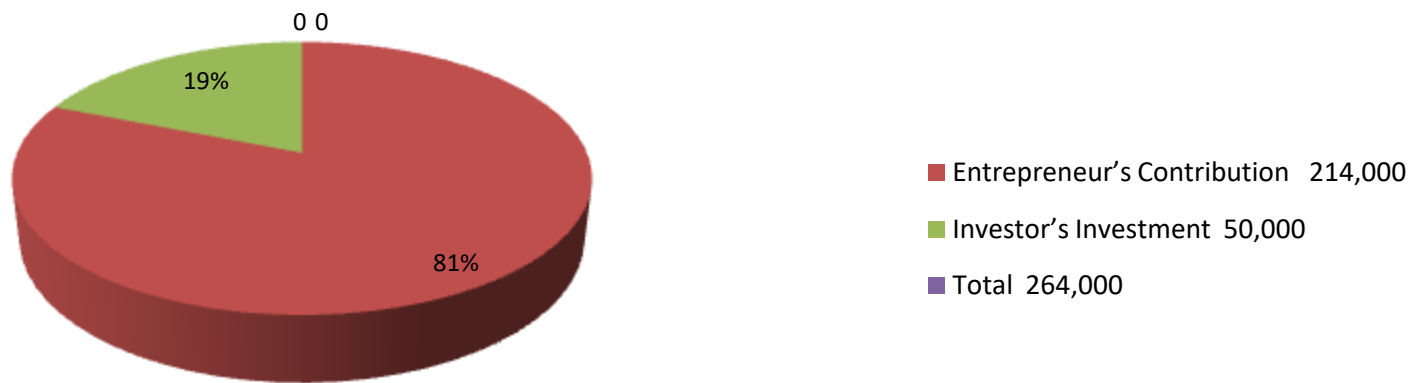
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Showcase, Almira, Steel Door and Win door etc		150,000	1,800,000
<b>Total Sales (A)</b>		150,000	1,800,000
<b>Less Variable Expense</b>			
Showcase, Almira, Steel Door and Win door etc		105,000	1,260,000
<b>Total variable Expense (B)</b>		105,000	1,260,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>45,000</b>	<b>540,000</b>
<b>Less Variable Expense</b>			
Rent		1,800	21,600
Electricity bill		2000	24,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary(Staff)		15,000	180,000
Entertainment		500	6,000
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>27,600</b>	<b>331,200</b>
<b>Net Profit (E)= [C-D]</b>		<b>17,400</b>	<b>208,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Square Bar	100	53	5,300	0	0	8000	13,300
Zed Bar	100	50	5,000	0	0	0	5,000
Plane Sheet	150	84	12,600	500	84	42,000	54,600
Engle	80	53	4,240	0	0	0	4,240
Shocase	4	20000	80,000	0	0	0	80,000
Door	6	4000	24,000	0	0	0	24,000
Almira	3	20000	60,000	0	0	0	60,000
Others	0	0	8,860	0	0	0	0
Security	1	0	14,000	0	0	0	14,000
<b>Total</b>	<b>444</b>	<b>44240</b>	<b>214,000</b>	<b>500</b>	<b>84</b>	<b>50,000</b>	<b>264,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Showcase, Almira, Steel Door and Win door etc		170,000	2040000	2142000	2249100
<b>Total Sales (A)</b>		170,000	2040000	2142000	2249100
<b>Less Variable Expense</b>					
Showcase, Almira, Steel Door and Win door etc		119,000	1428000	1499400	1574370
<b>Total variable Expense (B)</b>		119,000	1428000	1499400	1574370
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>51,000</b>	<b>612,000</b>	<b>642,600</b>	<b>674,730</b>
<b>Less Variable Expense</b>					
Rent		1,800	21,600	21,600	21,600
Electricity bill		2,500	30,000	30,500	31,000
Transportation		3,500	42,000	42,500	43,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		15,000	180,000	180,000	180,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>28,700</b>	<b>344,400</b>	<b>345,600</b>	<b>346,900</b>
<b>Net Profit (E)= [C-D]</b>		<b>22,300</b>	<b>267,600</b>	<b>297,000</b>	<b>327,830</b>
Investment Payback			20,000	20,000	20,000



# 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	50,000		
1.2	Net Profit	<b>267,600</b>	<b>297,000</b>	<b>327,830</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		247,600	524,600
	<b>Total Cash Inflow</b>	317,600	544,600	852,430
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	247,600	524,600	832,430

# 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

















# FAMILY PICTURE