

Proposed NU Business Name: **SOHAG METAL**



Project identification and prepared by: Md.Moshiur Rahman
Chagal naiya, feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KAMAL HOSSAIN
Age	:	01/01/1986 (27Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	Sons 1 Daughter
No. of siblings:	:	02 Brother 01 Sisters
Address	:	Vill :sorait kandi P.O: sonagzi P.S: Sonagazi, 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	:	REZIA KHATUN
(iii) Father's name	:	MD. ABDUS SALAM
(iv) GB member's info	:	Branch: Amirabad, Centre # 19/(Female), Member ID:1465/1, Group No: 03 Member since: 05-03-2010 (7 Years) First loan: BDT 20,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 2700/-
Further Information:		
(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	:	7 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01820-057257
Mother's Contact No.	:	01862-341630
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REZIA KHATUN joined Grameen Bank since 7 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

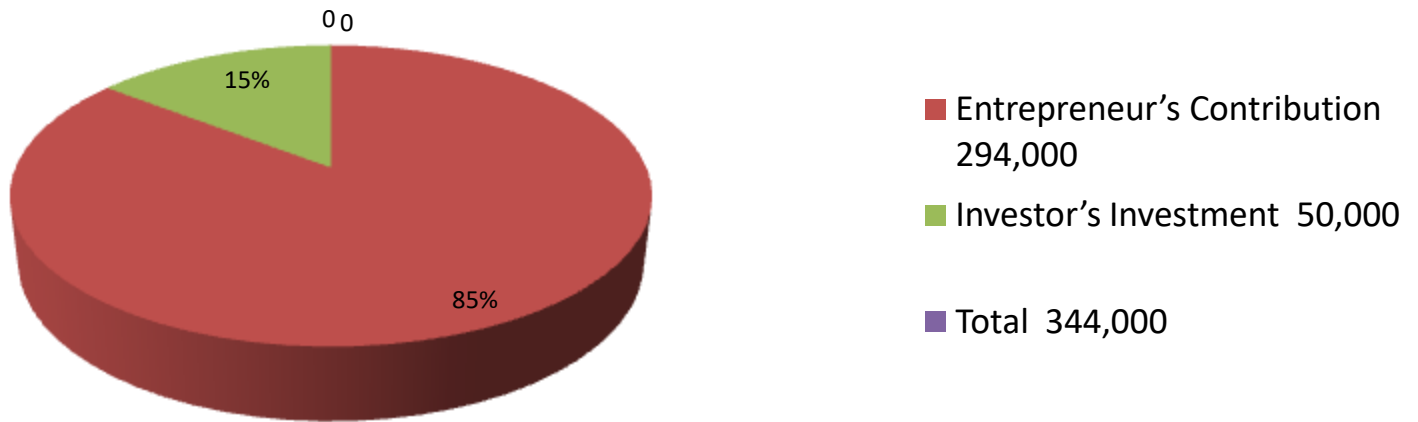
Business Name	:	MD.KAMAL HOSSAIN
Location	:	Mongazi bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 3,44000/-
Financing	:	Self BDT 2,94000/- (From Existing Business) 85% Required Investment Bdt,50,000(as Equity) 15%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	20,0000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like plen sheet,iron plet,gp sheet etc▪Average 15% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
plen sheet,iron plet,gp sheet etc	10000	300000	3600000
Total Sales(A)	10000	300000	3600000
Less Variable Expense (B)			0
plen sheet,iron plet,gp sheet etc	8500	255000	3060000
Total Variable Expense	8500	255000	3060000
Contributon Margin (CM) [C=(A-B)]	1500	45000	540000
Less Fixed Expense			
Rent		1100	13200
Electric Bill		3000	36000
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		24000	288000
Entertainment		500	6000
Guard		150	1800
Generator		200	2400
Mobile Bill		500	6000
Total Fixed Cost (D)		36450	437400
Net Profit (E)= [C-D]		8550	102600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
plenshet	20,000	20,000	40,000
ironpletbar	39,000	19,500	58,500
gpsheet	95,000	10,500	105,500
showcase	120,000	0	120,000
security	20,000	0	20,000
Total	294,000	50,000	344,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
plen sheet,iron plet,gp sheet etc	11667	350010	4200120	4410126	4630632.3
0	0	0	0	0	0
Total Sales(A)	11667	350010	4200120	4410126	4630632.3
Less Variable Expense (B)					
plen sheet,iron plet,gp sheet etc	9917	297508.5	3570102	3748607.1	3936037
Total Variable Expense	9917	297508.5	3570102	3748607.1	3936037
Contributon Margin (CM) [C=(A-B)]	1750	52501.5	630018	661518.9	694595
Less Fixed Expense					
Rent		1100	13200	13200	13200
Electric Bill		3000	36000	36300	36600
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		24000	288000	288000	288000
Entertainment		500	6000	6000	6000
Gard		150	1800	1800	1800
Generator		200	2400	2400	2400
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		36450	435000	436600	438260
Net Profit (E)= [C-D]		16051.5	192618	202248.9	212361
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	192,618	202248.9	212361.345
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		172618	354866.9
	Total Cash Inflow	242,618	374,867	567,228
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	172,618	354,867	547,228

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; G m hat Road, West Pathan
nagar, Chagal Naiya, Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







