

Proposed NU Business Name: **ALLARDAN METAL**



Project identification and prepared by: Md.Nasir uddin sheikh
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ANISUL HAQUE
Age	:	22/01/1998 (19 Years)
Education, till to date	:	Class Eight
Marital status	:	unmarried
Children	:	2 Sons1 Daughter
No. of siblings:	:	0 Brother 0 Sisters
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	:	SHAHENA AKTER
(iii) Father's name	:	MD.YOUSUP
(iv) GB member's info	:	Branch: Mohamaya, Centre # 51/(Female), Member ID:7467, Group No: 04 Member since: 05-03-2007 (10 years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 5262/-
(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	:	Six 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.	:	01816-233526
Mother's Contact No.	:	01830-856284
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHENA AKTER joined Grameen Bank since 10 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

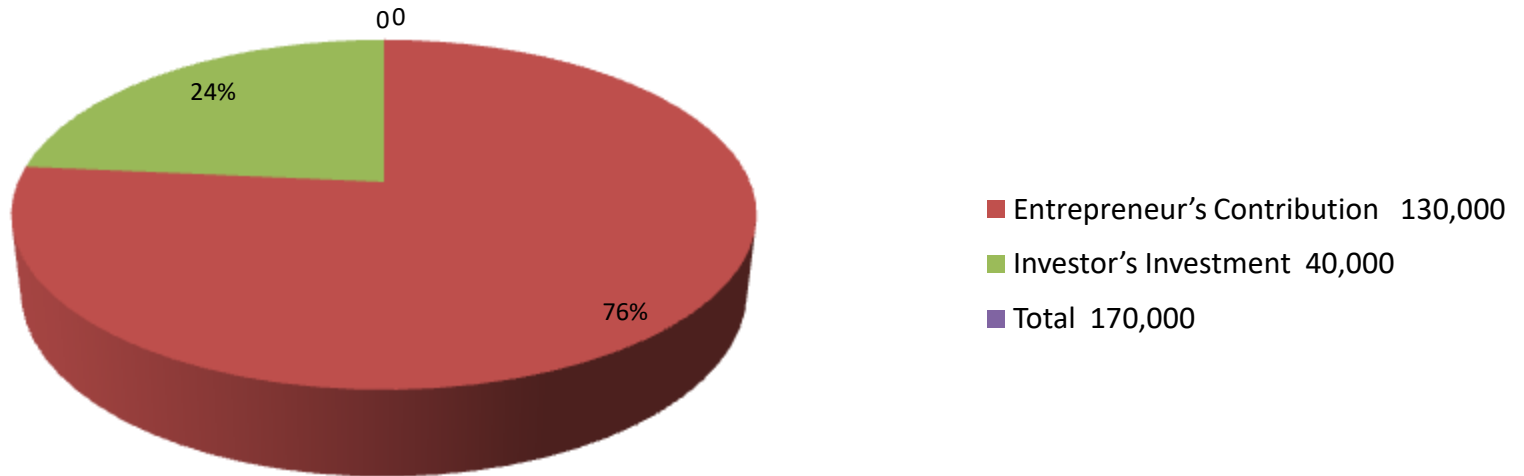
Business Name	:	ALLARDAN METAL
Location	:	Chadgazi Bazar, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 1,70,000/-
Financing	:	Self BDT 1,30,000/- (From Existing Business) 76% Required Investment Bdt,40,000(as Equity) 24%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 20 ft. = 400 Square Ft
Security Of The Shop	:	50,0000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Dressing table,makesep,sheet,& others.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 4 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)			
Dressing table,makesep,sheet,& others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Dressing table,makesep,sheet,& others	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 4		12000	144000
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		20400	244800
Net Profit (E)= [C-D]		3600	43200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
dressng table	12,000	24,000	36,000
makecep	8,000	16,000	24,000
sheet	40,000	0	40,000
others	20,000	0	20,000
security	50,000	0	50,000
Total	130,000	40,000	170,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Dressing table,makesep,sheet,& others	4500	135000	1620000	1701000	1786050
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Dressing table,makesep,sheet,& others	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		20400	244800	245380	245969
Net Profit (E)= [C-D]		6600	79200	83160	87318
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	79,200	83160	87318
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63200	130360
	Total Cash Inflow	119,200	146,360	217,678
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	63,200	130,360	201,678

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; Chadgazi Bazar, chagalnaiya
.feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



VENICE
SINCE 1972
BEACH
SUNSHINE SPORT





VENICE
SINCE 52 BEACH
SUNSHINE SPORT





