

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



Project identification and prepared by: Md.Nasir Uddin Sheikh
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHANGIR ALAM
Age	:	13/12/1983 (34 Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	01 Sons 01 Daughter
No. of siblings:	:	04 Brother 03 Sisters
Address	:	Vill: South kuhuma P.O: Koroia Bazar, P.S: Chagalnaiya , 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	:	SOKINA BEGUM
(iii) Father's name	:	TAHER AHMMOD
(iv) GB member's info	:	Branch: Ghopal, Centre # 21/(Female), Member ID:3235, Group No: 05 Member since: 05-03-2004-2010 (6 YEARS) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 0,000/-
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	:	15 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.	:	01815-500619
Mother's Contact No.	:	01815-282511
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKINA BEGUM joined Grameen Bank since 7 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

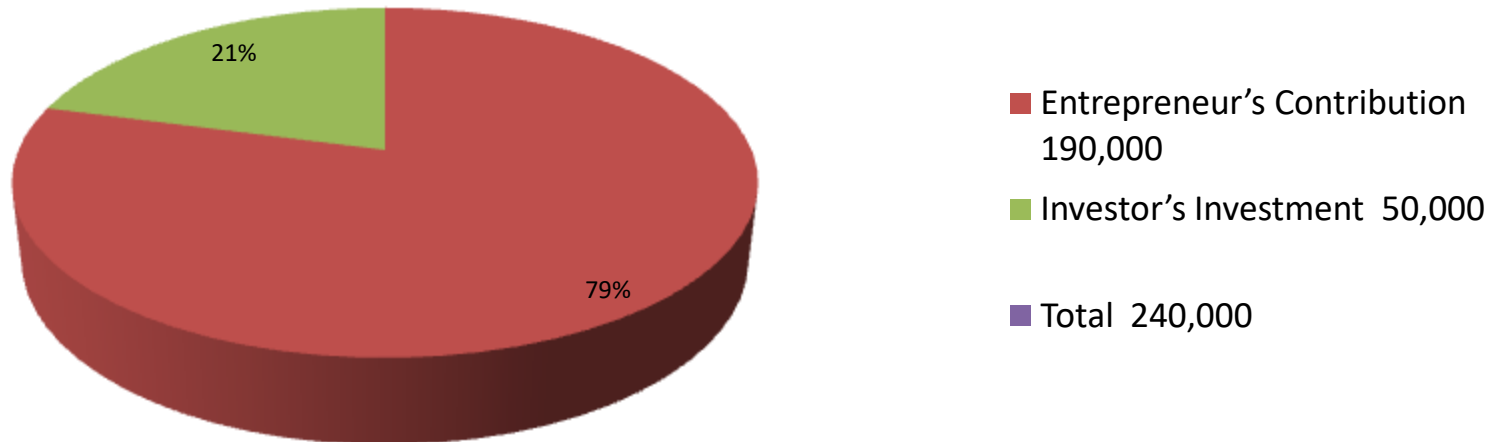
Business Name	:	M/S: NAZMA METAL
Location	:	Koroia Bazar, Chagalniya, Feni.
Total Investment In BDT	:	Bdt 2,40,000/-
Financing	:	Self BDT 1,90,000/- (From Existing Business) 79% Required Investment Bdt,50,000(as Equity) 21%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 22 ft. = 220 Square Ft
Security Of The Shop	:	25,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like almari,wardrob,walshocas,dressing tabale,sheet,etc.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 2 Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
almari,waredrob,walshocas,dressing	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
almari,waredrob,walshocas,dressing	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1000	12000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 2		8000	96000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		16800	201600
Net Profit (E)= [C-D]		4200	50400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
almary	3	20,000	60,000	1	20,000	20,000	80,000
wardrob	2	30,000	60,000	2	15,000	30,000	90,000
walshowcas	1	15,000	15,000			0	15,000
dressing table	1	15,000	15,000			0	15,000
sheet	1	15,000	15,000			0	15,000
security	1	25,000	25,000			0	25,000
	0	0	0			0	0
			0			0	0
Total	9	120000	190,000	3	35,000	50,000	240,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
almari,wardrob,walshocas,dressing	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
almari,wardrob,walshocas,dressing	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		1000	12000	12300	12600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		16800	201600	202180	202769
Net Profit (E)= [C-D]		7200	86400	90720	95256
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	86,400	90720	95256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66400	137120
	Total Cash Inflow	136,400	157,120	232,376
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	66,400	137,120	212,376

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop,,Koroia Bazar, Feni Sadar,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





