

Proposed NU Business Name: **M/S. SOHEL METAL**



Project identification and prepared by: Zahidul Kamal,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>MD. ABDUL KUDDUS SOHEL</b>
Age	:	29-06-1991 ( 26 Years)
Education, till to date	:	Class 09
Marital status	:	UnMarried
Children	:	None
No. of siblings:	:	02 Sisters
Address	:	Vill: Betagaon ; P.O: Aftab Bibir Hatt ; 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>NUR NAHAR</b>
(iii) Father's name	:	<b>MD ABDUR RAZZAK</b>
(iv) GB member's info	:	Branch: Baligaon ; Centre # 22 (Female), Member ID: 6574, Group No: 08 Member since: 29-05-1999 To 04/06/2005 (6 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 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	:	5 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01766-114041
Family's Contact No.	:	01855-422533
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NUR NAHAR** joined Grameen Bank since 06 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. SOHEL METAL</b>
Location	:	Master er Dokan, Betagaon, Feni
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 36 ft= 864 square ft
Security	:	30,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Showcase, Almira, Shocase, Square bar, Engle, Plen Shitt, Zedbar etc.</li><li>▪Average 35% 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 Feni .</li><li>▪Agreed grace period is 3 months.</li></ul>

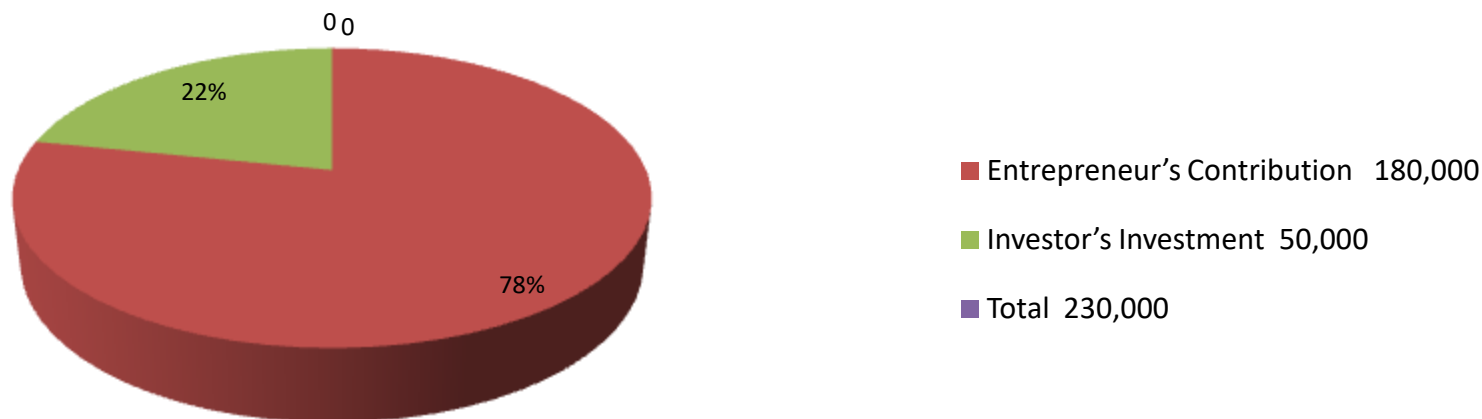
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Showcase, Almira, Square bar, Engle, Plen Shitt etc.		150,000	1,800,000
<b>Total Sales (A)</b>		150,000	1,800,000
<b>Less Variable Expense</b>			
Showcase, Almira, Square bar, Engle, Plen Shitt etc.		97,500	1,170,000
<b>Total variable Expense (B)</b>		97,500	1,170,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>52,500</b>	<b>630,000</b>
<b>Less Variable Expense</b>			
Rent		3,500	42,000
Electricity bill		1500	18,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary(Staff)		25,000	300,000
Entertainment		500	6,000
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>37,800</b>	<b>453,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>14,700</b>	<b>176,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Almira	3	0	50,000	0	0	0	50,000
Shocase	1	0	17,000	0	0	0	17,000
Rak	2	8000	16,000	0	0	0	16,000
Engle	500	52	26,000	500	50	25,000	51,000
Plate Bar	40	50	2,000	500	50	25,000	27,000
Rode	50	50	2,000	0	0	0	2,000
Plane Sheet	100	100	10,000	0	0	0	10,000
Others	1	27000	27,000	0	0	0	27,000
Security	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>698</b>	<b>65252</b>	<b>180,000</b>	<b>1000</b>	<b>100</b>	<b>50,000</b>	<b>230,000</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		170,000	2040000	2142000	2249100
<b>Total variable Expense (B)</b>		170,000	2040000	2142000	2249100
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>59,500</b>	<b>714000</b>	<b>749700</b>	<b>787185</b>
<b>Less Variable Expense</b>					
Rent		3,500	3,500	3,500	3,500
Electricity bill		2000	24,000	3,000	3500
Transportation		2,500	30,000	30,500	31000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		25,000	300,000	300,000	300,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5300
<b>Total fixed cost (D)</b>		<b>38,900</b>	<b>466,800</b>	<b>408,000</b>	<b>409,300</b>
<b>Net Profit (E)= [C-D]</b>		<b>20,600</b>	<b>247,200</b>	<b>341,700</b>	<b>377,885</b>
Investment Payback			20,000	20,000	20000



# 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>247,200</b>	<b>341,700</b>	<b>377,885</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		227,200	437600
	<b>Total Cash Inflow</b>	297,200	568,900	815,485
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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	227,200	548,900	795,485

# 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







মেসার্স

স্বপ্নসিঁদুর সোলিউশনস

প্রোঃ মোঃ সোহেল

# সোহেল মেটাল



এখানে উন্নতমানের আলুমীরা, ফাইল কেবিনেট, কলাপসিবল গেইট, গ্রীল, টাস এর ঘর, সার্টার ইত্যাদি তৈরীর নির্ভরযোগ্য প্রতিষ্ঠান।



মোবাইল : ০১৮২৫-৭৮৯২৭৮, ০১৮৪৩-৪২৮৪৮৭

পূর্ব চান্দলা মাষ্টার দোকান, সোনাগাজী, ফেনী।





# FAMILY PICTURE

