

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



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAIFUL ISLAM
Age	:	04-05-1995(22 Years)
Education, till to date	:	Class-Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	02 Brothers, 01 Sister
Address	:	Vill:Onontopur, P.O:Porshuram, P.S: Porshuram, 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	:	REHANA AKTER
(iii) Father's name	:	MD: BABUL
(iv) GB member's info	:	Branch: Porshuram, Centre # 84(Female), Member ID:8134, Group No: 03 Member since: 03-06-2003-2018(15 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: 5000/-
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01865825230
Mother's Contact No.	:	01836379063
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REHANA AKTER joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan Business.

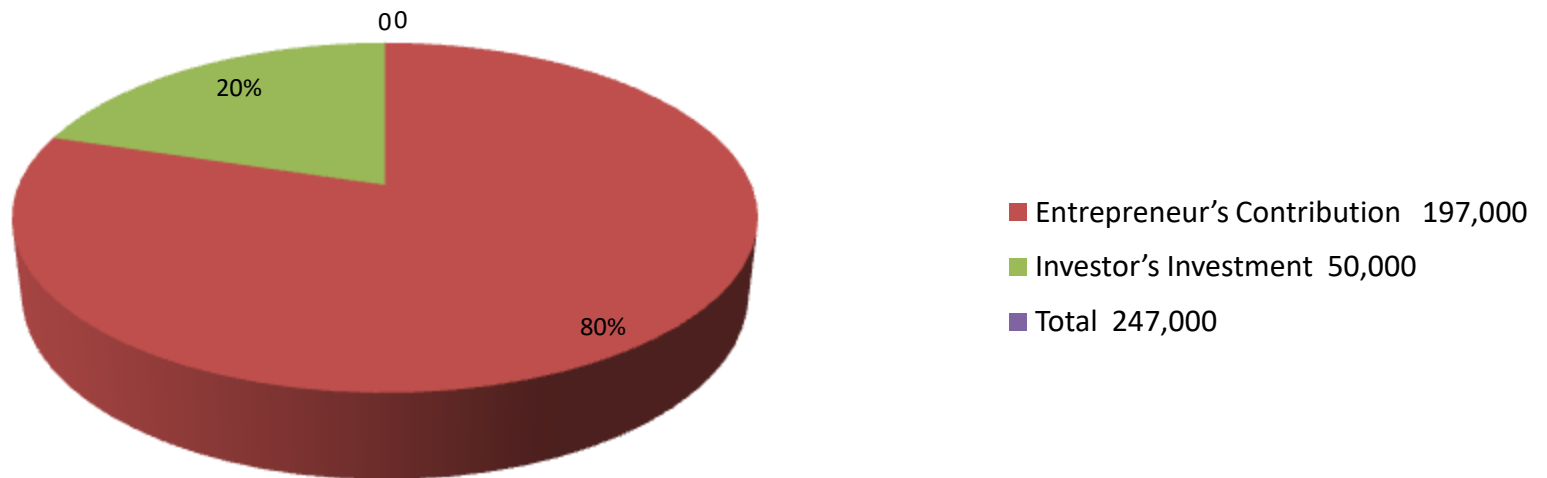
Proposed Nobin Udyokta Business Info

Business Name	:	M/S SAHAJALAL METAL
Location	:	Collage road ,Porshuram,Feni.
Total Investment in BDT	:	BDT 247000/-
Financing	:	Self BDT 197000(from existing business) 80% Required Investment BDT,50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft. = 225square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Almari,griel,rack,door,socase,others..▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing employee.▪He is doing his business in ranting place.▪Collects goods from Porshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
almari,griel,rack,door,socase,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
almari,griel,rack,door,socase,others	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		1500	18000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		200	2400
Guard		100	1200
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		16450	197400
Net Profit (E)= [C-D]		7550	90600

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
almari	0	0	45,000			0	45,000
griel	0	0	12,000			0	12,000
rack	0	0	15,000			0	15,000
door	0	0	8,000			0	8,000
loocker	0	0	12,000			0	12,000
socase	0	0	30,000			0	30,000
weardroop	0	0	25,000			0	25,000
others	0	0	20,000			0	20,000
security	0	0	30,000			0	30,000
iron&plainseet						50,000	50,000
Total	0	0	197,000	0	0	50,000	247,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
almari,griel,rack,door,socase,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		1500	18000	18300	18600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		16450	195600	196120	196646
Net Profit (E)= [C-D]		13550	162600	170730	179267
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	162,600	170730	179266.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		142600	293330
	Total Cash Inflow	212,600	313,330	472,597
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	142,600	293,330	452,597

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Collage
road, Parshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





















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এখানে উন্নতমানের রিলের আলমীরা, ফাইল কেবিনেট, শে-কেবিন, পরিষ্কারী পেট, ব্রিশ, উইজো ব্রিশ ও এস.এস. বাই এ্যালুমিনিয়াম এর সকল প্রকার কাজ সুন্দর পরিষ্কার করে নিশ্চিতভাবে করা হবে।

নেল লাইন সংলগ্ন- কলেজ রোড, পদ্মনাম, ফেনী।

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FAMILY PICTURE

