

Proposed NU Business Name: **SAIDUL METEL WORKSHOP**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni
Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:SAIDUL ISLAM
Age	:	18-05-1985(33Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03Brothers, 01 Sister
Address	:	Vill: Ramanondonpur, P.O:+P.S: Dagonbhuyain, 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	:	SADIYA KHATUN
(iii) Father's name	:	JAMAL UDDIN
(iv) GB member's info	:	Branch: Dagonbhuyain, Centre # 07(Female), Member ID: 1343/1, Group No: 01 Member since: 2008 to 2010 till (08Years) First loan: BDT 2,000 Existing Loan: BDT: 20,000, Outstanding loan:0/=
Further Information:		
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	10 years experience in running business. 04 Years in own business. He has 06Years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759123877
Family's Contact No.	:	01866528243
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SADIYA KHATUN joined Grameen Bank since 08 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

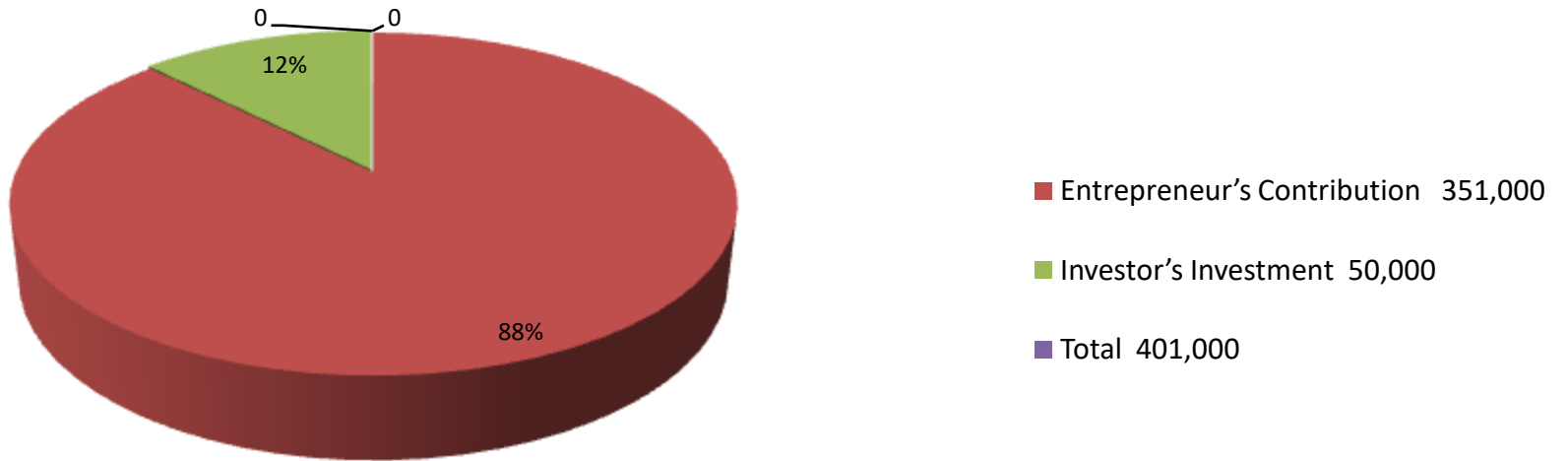
Business Name	:	SAIDUL METEL WORKSHOP
Location	:	Fazilayer gat Road,Kanderpar mar,Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 401000/-
Financing	:	Self BDT 3,51,000/- (from existing business) 88% Required Investment BDT 50,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 08 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Steel Furniture items ,etc. ▪The business is operating by entrepreneur. Existing Threes employee. ▪After getting equity fund 01 will be appointed ▪Average 20% gain on sales ▪The shop is rented. ▪Collects goods from Dagonbhuyain. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Steel Furniture	7,000	210000	2520000
Total Sales (A)	7000	210000	2520000
Less Variable Expense			
Steel Furniture	5600	168000	2016000
Total variable Expense (B)	5600	168000	2016000
Contribution Margin (CM) [C=(A-B)]	1400	42000	504000
Less Variable Expense			
Rent		1000	12000
Electricity bill		700	8400
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		24000	288000
Entertainment		200	2400
Gird		0	0
Generator		150	1800
Mobile bill		500	6000
Total fixed cost (D)		32550	390600
Net Profit (E)= [C-D]		9450	113400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Plane Sit	10	2000	20000	0	0	50000	70000
Steel Almira	3	30000	90000	0	0	0	90000
SteelSocag	4	25000	100000	0	0	0	100000
Steel Alna	2	3000	6000	0	0	0	6000
Steel Mitsip	5	7000	35000	0	0	0	35000
Sofa	3	30000	90000	0	0	0	90000
Security	0	0	10000	0	0	0	10000
Total	0	0	351000	0	0	50000	401000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year2	Year 3
Revenue(Sales)					
Steel Furniture	8200	246000	2952000	3099600	3254580
Total Sales (A)	8200	246000	2952000	3099600	3254580
Less Variable Expense					
Steel Furniture	6560	196800	2361600	2479680	2603664
Total variable Expense (B)	6560	196800	2361600	2479680	2603664
Contribution Margin (CM) [C=(A-B)	1640	49200	590400	619920	650916
Less Variable Expense					
Rent		1000	12000	12000	12000
Electricity bill		1000	12000	12200	12400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		29000	348000	348000	348000
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		38550	462600	485730	510016.5
Net Profit (E)= [C-D]		10650	127800	134190	140899.5
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 2 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	127800	134190	140899.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		107,800	221,990
	Total Cash Inflow	177,800	241,990	362,890
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	20000	20000
3	Net Cash Surplus	107,800	221,990	342,890

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

















