

Proposed NU Business Name: **MAA METAL**



Project identification and prepared by: Aman ulla,
Dagonbhuyain Unit, Feni

Project verified by: Susanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOTHLIB HOSSAIN
Age	:	01-06-1991 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 Brother,01Sister
Address	:	Vill:Boytar Par, P.O;Gogariya bazar, 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	:	JAHEDA BEGUM
(iii) Father's name	:	DALOWER HOSSIN
(iv) GB member's info	:	Branch: Lotifpur,Dagobhyuain. Centre # 06 (Female), Member ID: 1213, Group No: 02 Member since: 2001 to 2008 (07Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT -
(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	:	11 years experience in running business. 03 years is won business. He has 08 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01878997471
Mother's Contact No.	:	01622184375
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHEDA BEGUM joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

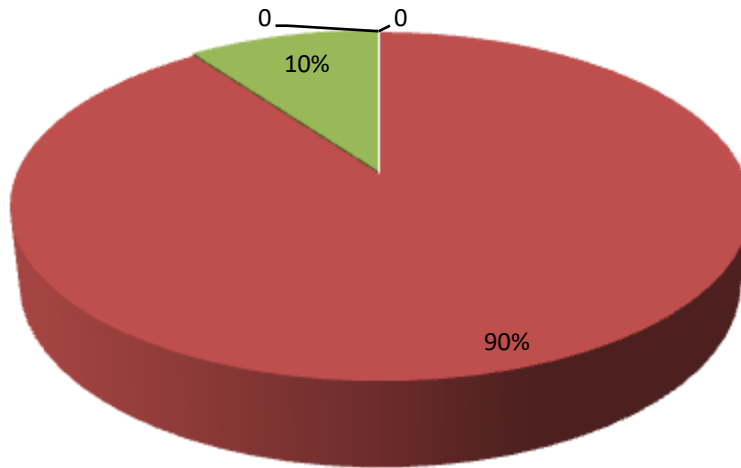
Business Name	:	MAA METAL
Location	:	Gojarya Bazar,Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 6,00,000/-
Financing	:	Self BDT 5,40,000/-(from existing business) 90% Required Investment BDT 60,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	60,000/-
Size of Farm	:	50ft x 20 ft= 1000 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 item etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 04 employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Steel Furniture item etc.	6,000	180000	2160000
Total sales (A)	6,000	180000	2160000
Less Variable Exp.			
Steel Furniture item etc.	4200	126000	1512000
Total Variable exp. (B)	4200	126000	1512000
Contribution Margin CM [C= (A-B)	1800	54000	648000
less fixed exp.			
Rent		1500	18000
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		15000	180000
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		24200	290400
Net profit		29800	357600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Almira	0	0	300000	0	0	0	300000
Kabinet	0	0	60000	0	0	0	60000
Mitcif	0	0	20000	0	0	0	20000
Plane sit	0	0	100000	0	0	60000	160000
Security	0	0	60000	0	0	0	60000
Total			540000			60000	600000

Source of Finance



- Entrepreneur's Contribution 540,000
- Investor's Investment 60,000
- Total 600,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Steel Furniture item etc.	6800	204000	2448000	2570400	2698920
Total Sales (A)	6800	204000	2448000	2570400	2698920
less variable Expenses					
Steel Furniture item etc.	4760	142800	1713600	1799280	1889244
Total variable Expenses (B)	4760	142800	1713600	1799280	1889244
Contribution Margin (CM)= (A-B)	2040	61200	734400	771120	809676
Less Fixed Expenses					
Rent		1500	18000	18000	18000
Electricity bill		1500	18000	18200	18400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		20000	240000	240000	240000
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		30400	364800	383040	402192
Net Profit (E) (C-D)		30800	369600	388080	407484
Investment Payback			24000	24000	24000

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

SR#	<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	60,000		
1.2	Net Profit	369600	388080	407484
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		345,600	709,680
	Total Cash Inflow	429,600	733,680	1,117,164
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	345,600	709,680	1,093,164

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 11 Months:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

