

Proposed NU Business Name: ALTAF HOSSAIN METAL & WORKSOP



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Chagal naiya,feni

Project verified by: Abadat Hossain



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	ALTAF HOSSAIN
Age	:	15/10/1983(25Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	03 Brother 02 Sisters
Address	:	Vill: North mondia P.O: Darogar hat, P.S: Chagalniya , 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	:	DEL AFROJ
(iii) Father's name	:	KALAM UDDIN
(iv) GB member's info	:	Branch: Ghopal , Centre # 8(Female), Member ID:2621/1, Group No: 06 Member since: 05-03-2003- 2006 (6 Year) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 000/-
(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	:	Ten 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.	:	01764-153875
Mother's Contact No.	:	01840-837826
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DEL AFROJ joined Grameen Bank since 17 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

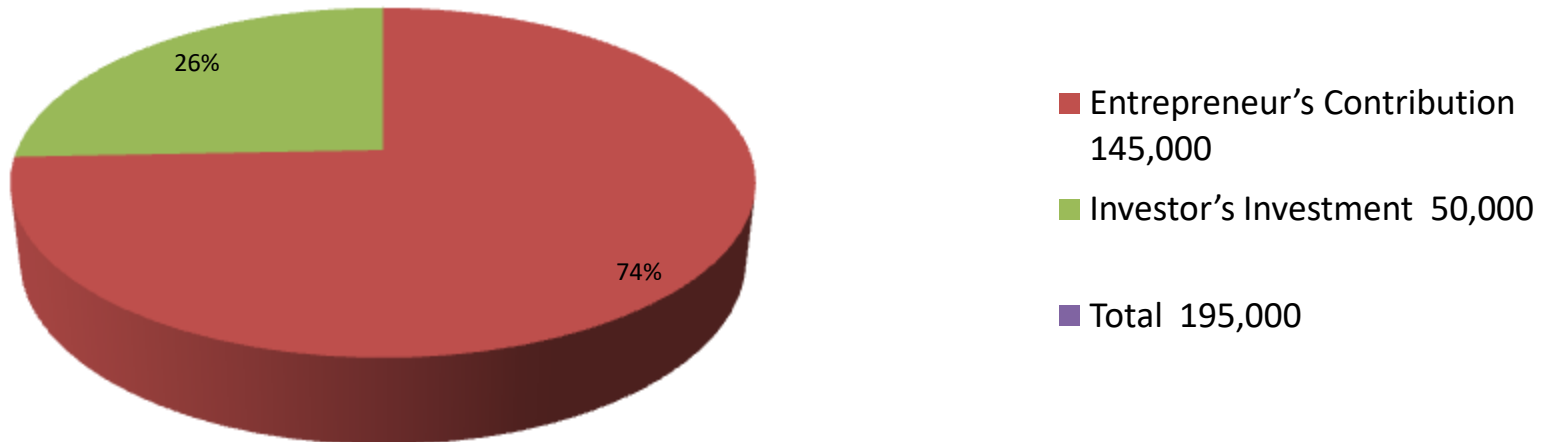
Business Name	:	ALTAF HOSSAIN METAL & WORKSHOP
Location	:	Koroia bazar ,Chagalnaiya, Feni.
Total Investment In BDT	:	BDT 1,95,000 /-
Financing	:	Self BDT 145,000/- (From Existing Business) 74% Required Investment Bdt,50,000(as Equity) 26%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 15 ft. = 250 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,Showkes.Gril ,etc.▪Average 25% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 5 Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Almari,Showkes.Gril ,etc.	3700	111000	1332000
	0	0	0
Total Sales(A)	3700	111000	1332000
Less Variable Expense (B)			0
Almari,Showkes.Gril ,etc.	2775	83250	999000
Total Variable Expense	2775	83250	999000
Contributon Margin (CM) [C=(A-B)]	925	27750	333000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 2		15000	180000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		23200	278400
Net Profit (E)= [C-D]		4550	54600

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
almari	3	18,000	54,000	1	18,000	18,000	72,000
sowkes	1	17,000	17,000	1	17,000	17,000	34,000
gril	8	3,000	24,000	2	3,000	6,000	30,000
sheet	1	8,000	8,000	1	9,000	9,000	17,000
pat	1	17,000	17,000			0	17,000
security	1	25,000	25,000			0	25,000
			0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	15	88000	145,000	5	47,000	50,000	195,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Almari,Showkes.Gril ,etc.	4200	126000	1512000	1587600	1666980
0	0	0	0	0	0
Total Sales(A)	4200	126000	1512000	1587600	1666980
Less Variable Expense (B)					
Almari,Showkes.Gril ,etc.	3150	94500	1134000	1190700	1250235
Total Variable Expense	3150	94500	1134000	1190700	1250235
Contributon Margin (CM) [C=(A-B)]	1050	31500	378000	396900	416745
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		15000	180000	180000	180000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		23200	278400	278980	279569
Net Profit (E)= [C-D]		8300	99600	104580	109809
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	99,600	104580	109809
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79600	164180
	Total Cash Inflow	149,600	184,180	273,989
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	79,600	164,180	253,989

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & 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 ,Chagalnaiya,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













