

Proposed NU Business Name: MS SHAHPORAN METAL



Project identification and prepared by: Md Ansar Rahman
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	GOLAM MOWNA SHAHPORAN
Age	:	01-08-1989 (27 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	07 Brothers 02 Sisters
Address	:	Vill: Owarabad , P.O: Gozaria , P.S: Dagonbhuiyan , 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	:	SEMNA KHTUN
(iii) Father's name	:	LATE ILIYAS MIA
(iv) GB member's info	:	Branch : Gozaria, Dagonbhuiyan , Centre : 18 (Female), Member ID: 2734 , Group No: 05 Member since: 2007 to 2012 (05 Years) First loan: BDT 5000
Further Information:		Existing loan: Nil Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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	:	09 years experience in running business. 07 Years in own business. He has 02 Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01812-571874
Family's Contact No.	:	01812-865738
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEMNA KHTUN joined Grameen Bank since 05 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	:	MS SHAHPORAN METAL
Location	:	Gozaria Road, Silonia Baazar, Dagonbhuiyan.
Total Investment in BDT	:	BDT 680,000/-
Financing	:	Self BDT 600,000/- (from existing business) 88% Required Investment BDT 80,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 30 ft= 250 sq ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Almira, Cabin, Showcase , Wardrobe etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 05 employee.▪03 will be appointed after receiving equity money.▪ The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

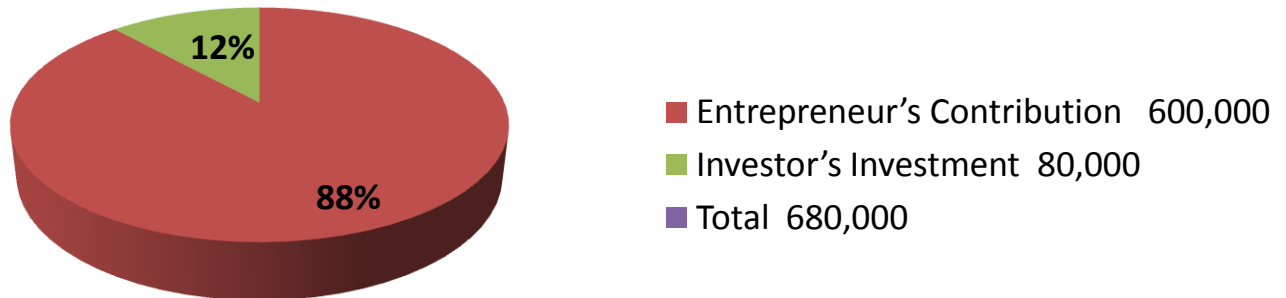
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Almira, Cabin, Showcase , Wardrobe etc.	5600	168000	2016000
Total Sales (A)	5600	168000	2016000
Less Variable Expense			
Almira, Cabin, Showcase , Wardrobe etc.	3920	117600	1411200
Total variable Expense (B)	3,920	117600	1411200
Contribution Margin (CM) [C=(A-B)	1,680	50400	604800
Less Variable Expense			
Rent		5,000	60000
Electricity bill		5000	60000
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		25000	300000
Entertainment		200	2400
Generator		300	3600
Mobile bill		300	3600
Total fixed cost (D)		42,300	507600
Net Profit (E)= [C-D]		8,100	97200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Almira	5	20000	100,000	0	0	0	100,000
Cabin	3	10000	30,000	0	0	0	30,000
Showcase	4	15000	60,000	0	0	0	60,000
Wardrobe	2	15000	30,000	0	0	0	30,000
Door & Window	1	80000	80,000	0	0	0	80,000
Plane sheet		0	0	1	40000	40,000	40,000
Steel		0	0	1	40000	40,000	40,000
Security	1	300000	300,000	0	0	0	300,000
Total	16	0	600,000	2	80,000	80,000	680,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Almira, Cabin, Showcase , Wardrobe etc.	8200	246000	2952000	3099600	3254580
Less Variable Expense					
Almira, Cabin, Showcase , Wardrobe etc.	5740	172200	2066400	2169720	2278206
Contribution Margin (CM) [C=(A-B)]	2,460	73800	885600	929880	976374
Less Variable Expense					
Rent		5,000	60000	60,000	60000
Electricity bill		5500	66000	66500	67000
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		40000	480000	480000	480000
Entertainment		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		57,900	691,200	692,300	693400
Net Profit (E)= [C-D]		15900	190800	237,580	282974
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	190,800	237,580	282974
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		158,800	364380
	Total Cash Inflow	270800	396380	647354
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	158,800	364380	615354

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 09 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

Pictures











আসাদ জাহাঙ্গীরান এটিল এন্ড ইঞ্জিনিয়ারিং ওয়ার্কশপ

ফোন: ০১৯৩২-৫১৩৭৫৮
স্বাক্ষরিত হোক - কিশোর কলার
দায়িত্বশীল হোক



প্রত্যয়ন পত্র

তারিখ :/...../.....

আমরা এই মর্মে প্রত্যয়ন করেছি যে, নাম - হুমায়ুন হুমায়ুন
স্বামীর নাম - মুঃ শহীদুল মিয়া, গ্রাম - ওমরাবাদ
ডাকঘর - নাজরিয়া, উপজেলা - দাগনভূঞা, জেলা - কেন্দ্রী
তিনি গ্রামীন ব্যাংকে নাজরিয়া শাখায় ২০০৭ সালে যোগদান করেন।
তাহার কেন্দ্র নং ২৮২৫ সদস্য নং ২৭৬৪ গ্রুপ নং ০৮
তিনি ২০১২ সালে গ্রুপ ত্যাগ করেন।

আমাদের জানামতে তাহার স্বভাব চরিত্র খুবই ভাল ছিল। আমরা তাহার উজ্জ্বল ভবিষ্যৎ কামনা করি।

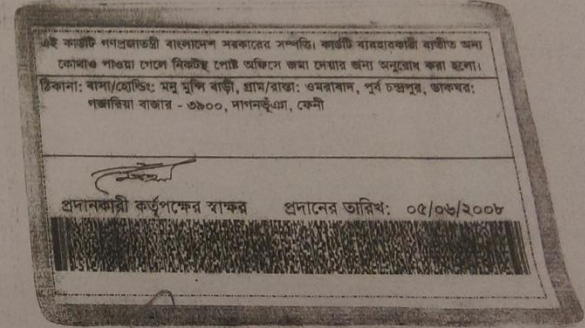
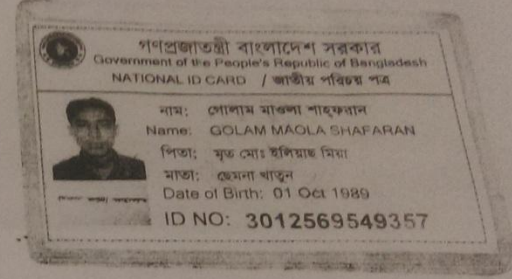
সদস্য স্বাক্ষর :

০১। নারিনী
০২। সাব্বানা

আমি নিম্ন স্বাক্ষরকারী সরেজমিনে পরিদর্শন করে দেখি যে, উপরোক্ত তথ্যগুলো সত্য।

আব্দুল
মোঃ মোনিচুদ্দীন

স্বাক্ষর
ইউনিট - দাগনভূঞা



FAMILY PICTURE

