

Proposed NU Business Name: **ARMAN METAL**



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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>AMAN ULLA (ARMAN)</b>
Age	:	12-06-1982 ( 34 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Raster khill ; P.O: Foteh Pur ; P.S: Feni Sadar ; 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	:	<b>LATE HAZERA BEGUM</b>
(iii) Father's name	:	<b>ABDUL LATIF</b>
(iv) GB member's info	:	Branch: Sorsodi, Feni; Centre # 10 (Female), Member ID: 8901, Group No: 03 Member since: 05-03-1996 To 10/12/2000 (5Years) First loan: BDT 5,000/- Existing loan: BDT 30,000 Outstanding loan: Nil
Further Information:		
(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	:	15 years experience in running business. 15 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Remittance
Entrepreneur Contact No.	:	01819-087681
Family's Contact No.	:	01815-653432
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE HAZERA BEGUM** 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	:	<b>ARMAN METAL</b>
Location	:	Sosordi Bazar, Feni
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 300,000/- (from existing business) 81% Required Investment BDT 70,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 08 ft= 160 square ft
Security	:	100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Showcase, Almira, Steel Door and Windoor, Square bar, Engle, Plen Shitt, Zedbar etc.</li><li>▪Average 25% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 04 employee.</li><li>▪Collects goods from Dhaka, Feni , Chittagong.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Showcase, Almira, Steel Door and Win door etc	6,000	180,000	2160,000
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2160,000</b>
<b>Less Variable Expense</b>			
Showcase, Almira, Steel Door and Win door etc	4,500	135,000	1620,000
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>135,000</b>	<b>1620,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540000</b>
<b>Less Variable Expense</b>			
Rent		2,000	24,000
Electricity bill		2,000	24,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary(Staff)		20,000	240,000
Entertainment		300	3600
Night Guard		250	3000
Generator		200	2400
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		<b>33,250</b>	<b>399,000</b>
<b>Net Profit (E)= [C-D]</b>		<b>11,750</b>	<b>141,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Plan shett	200	80	16,000	100	80	8,000	24,000
Square bar	70	46	3,220	100	46	4,600	7,820
Thai aluminum	10	1500	15,000	20	1500	30,000	45,000
Glass	50	90	4,500	100	90	9,000	13,500
SS pipe	100	120	12,000	100	120	12,000	24,000
Show-case	2	18000	36,000	0	0	0	36,000
Almira	3	19000	57,000	0	0	0	57,000
Others	0	0	56,280	0	0	6,400	62,680
Security	1	100,000	100,000	0	0	0	100,000
<b>Total</b>	<b>423</b>		<b>300,000</b>	<b>0</b>	<b>0</b>	<b>70,000</b>	<b>370,000</b>

## Source of Finance



# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Showcase, Almira, Steel Door and Win door etc	7,000	210,000	2,520,000	2,646,000	2,778,300
<b>Total Sales (A)</b>	7,000	210,000	2,520,000	2,646,000	2,778,300
<b>Less Variable Expense</b>					
Showcase, Almira, Steel Door and Win door etc	5,250	157,500	1,890,000	1,984,500	2,083,725
<b>Total variable Expense (B)</b>	5,250	157,500	1,890,000	1,984,500	2,083,725
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,750</b>	<b>52,500</b>	<b>630,000</b>	<b>661,500</b>	<b>694,575</b>
<b>Less Variable Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity bill		2,500	30,000	30,500	31,000
Transportation		3,500	42,000	42,500	43,000
Salary (self)		5000	60,000	60,000	60,000
Salary(Staff)		20,000	240,000	240,000	240,000
Entertainment		300	3600	3,600	3,600
Night Guard		250	3000	3000	3,000
Generator		200	2400	2,400	2,400
Mobile bill		400	4800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>34,150</b>	<b>409,800</b>	<b>411,000</b>	<b>412,300</b>
<b>Net Profit (E)= [C-D]</b>		<b>18,350</b>	<b>220,200</b>	<b>250,500</b>	<b>282,275</b>
Investment Payback			28,000	28,000	28,000



# 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	70,000		
1.2	Net Profit	220,200	250,500	282,275
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		192,200	414,700
	<b>Total Cash Inflow</b>	290,200	442,700	696,975
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	98,000	28,000	28,000
3	<b>Net Cash Surplus</b>	192,200	414,700	668,975

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE



# FAMILY PICTURE