

Proposed NU Business Name: **BHUIYAN METAL**



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Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD ENAMUL HOQ
Age	:	05-02-1984 (35 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	0 Son & 02 Daughter
No. of siblings:	:	05 Brothers & 0 Sister
Address	:	Vill: Uttor Poschim Patan Nagor, P.O: Patan Nagor, P.S: Chagolnya, 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	:	HOSNE <input checked="" type="checkbox"/> GUM
(iii) Father's name	:	AMINUL HAK
(iv) GB member's info	:	Branch: Pathan Nagor, Centre # 07 (Female), Member ID: 1023/1, Group No: 03 Member since 3-4-2010-2015 (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(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 the business and He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831-828655
Mother's Contact No.	:	01813-881261
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEARA BEGUM joined Grameen Bank since 5 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

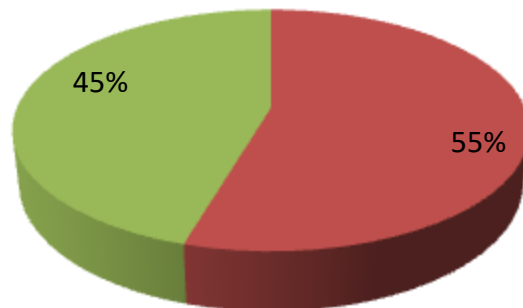
Business Name	:	: BHUIYAN METAL
Location	:	Pathan Nagor Bazer,chagolnya, Fani
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 30 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Fani.▪Average 20 % gain on sales.▪The Shop is owned.▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Ispat Iron,Pati Iron,Get ETC	3500	105000	1260000
		0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Ispat Iron,Pati Iron,Get ETC	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Rent		0	0
Electric Bill		2500	30000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Intertainment		200	2400
Gard		150	1800
Generator		300	3600
Mobil Bill		300	3600
Total Fixed Cost (D)		12950	155400
Net Profit (E)= [C-D]		8050	96600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ispat Iron	65	54	3510	500	54	27000	30510
Pati Iron	300	54	16200			17000	33200
Get	130	75	9750			0	9750
other			30540			6000	36540
			0			0	0
Total	495		60000	1000		50,000	110000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Ispat Iron,Pati Iron,Get ETC	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Ispat Iron,Pati Iron,Get ETC	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Electric Bill		2500	30000	30300	30600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		150	1800	1800	1800
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12950	151800	152500	153215
Net Profit (E)= [C-D]		11050	132600	139230	146192
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	132,600	139230	146191.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		112600	231830
	Total Cash Inflow	182,600	251,830	378,022
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	112,600	231,830	358,022

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

