

Proposed NU Business Name: **EMDAD METAL**



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Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



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

Name	:	<b>ARIF HOSSAIN</b>
Age	:	10-01-1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	04 Brothers & 3 Sisters
Address	:	Vill: Matiyagoda, P.O: Chandgazi, P.S: Chagolnaiy, 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>HAZERA BEGUM</b>
(iii) Father's name	:	<b>KOBIR AHMED</b>
(iv) GB member's info	:	Branch: Mohayama Chagolnaiya, Centre # 45 (Female), Member ID: 6753, Group No: 05 Member since: 22-03-2005 to 2011 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-, Outstanding loan: /-
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-237853
Mother's Contact No.	:	01819-68703
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAZERA BEGUM** joined Grameen Bank since 06 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	:	<b>EMDAD METAL</b>
Location	:	Chandgazi Bot toli Bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 7,15,000/-
Financing	:	Self BDT 645,000/-(from existing business) 90% Required Investment BDT 70,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	17 ft x 12 ft= 204 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like, Steel Almirah, Showcase etc.</li><li>▪Average 80% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

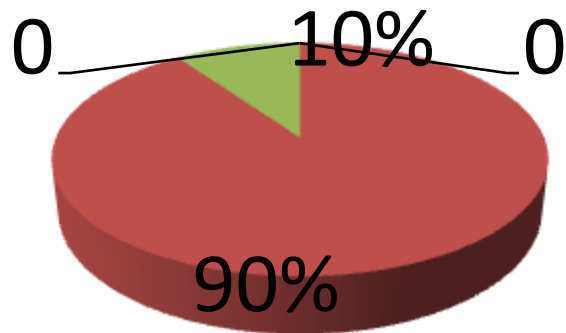
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Steel Furniture	100,000	1,200,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>1,200,000</b>
<b>Less. Variable Expense</b>		
Steel Furniture	80,000	960,000
<b>Total variable Expense (B)</b>	<b>80,000</b>	<b>960,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>20,000</b>	<b>240,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	1,200	14,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Entertainment	200	2,400
Rent	3,000	36,000
<b>Total fixed Cost (D)</b>	<b>10,700</b>	<b>128,400</b>
<b>Net Profit (E) [C-D]</b>	<b>9,300</b>	<b>111,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Almirah	10	20000	200,000	2	20000	40,000	240,000
Dressing Table	2	10000	20,000	1	10000	10,000	30,000
Showcase	5	16000	80,000	1	16000	16,000	96,000
Food Shelf	5	9000	45,000	0	0	0	45,000
Security	1	300000	300,000	0	0	0	300,000
Others	0	0	0	1	4000	4,000	4,000
<b>Total</b>	<b>23</b>		<b>645,000</b>	<b>5</b>		<b>70,000</b>	<b>715,000</b>

## Source of Finance



- Entrepreneur's Contribution 645,000
- Investor's Investment 70,000
- Total 715,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Steel Furniture	125,000	1,500,000	1,575,000	1,653,750
<b>Total Sales (A)</b>	<b>125,000</b>	<b>1,500,000</b>	<b>1,575,000</b>	<b>1,653,750</b>
<b>Less. Variable Expense</b>				
Steel Furniture	100,000	1,200,000	1,260,000	1,323,000
<b>Total variable Expense (B)</b>	<b>100,000</b>	<b>1,200,000</b>	<b>1,260,000</b>	<b>1,323,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>25,000</b>	<b>300,000</b>	<b>315,000</b>	<b>330,750</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	1,200	14,400	15,500	16,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,200	14,400	16,500	18,500
Entertainment	200	2,400	3,000	3,500
Rent	3,000	36,000	36,000	36,000
<b>Total Fixed Cost</b>	<b>11,000</b>	<b>132,000</b>	<b>136,500</b>	<b>140,500</b>
<b>Net Profit (E) [C-D]</b>	<b>14,000</b>	<b>168,000</b>	<b>178,500</b>	<b>190,250</b>
<b>Investment Payback</b>		<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	168,000	178,500	190,250
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		140,000	290,500
	<b>Total Cash Inflow</b>	<b>238,000</b>	<b>318,500</b>	<b>480,750</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>140,000</b>	<b>290,500</b>	<b>452,750</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures

















# FAMILY PICTURE

