

Proposed NU Business Name: **MS: MAYER DUYA METAL WORKSHOPE**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ROBIUL HAQUE
Age	:	18/10/1988 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	UnMarried
Children	:	0 Daughter 0 Son
No. of siblings:	:	01 Brother 01 Sisters
Address	:	Vill: East Debpur P.O: Chadgazi, P.S: Chagal naiya, 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	:	MAFIA BEHUM
(iii) Father's name	:	KABIR AHANG
(iv) GB member's info	:	Branch: Mohamaya, Centre # 11/(Female), Member ID:7152, Group No: 02 Member since: 05-07-2009 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 8,250/-
(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	:	Eight 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.	:	01876-470159
Mother's Contact No.	:	01883-371882
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAFIA BEHUM joined Grameen Bank since 08 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

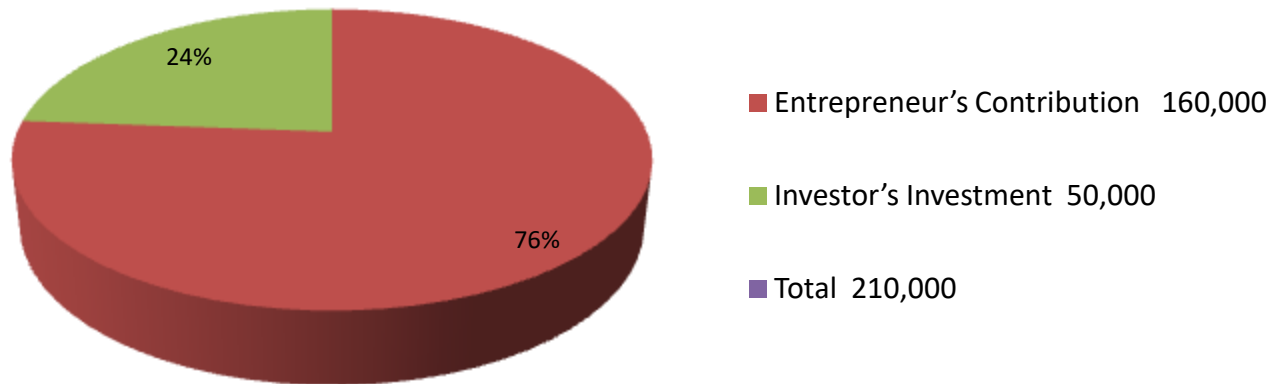
Business Name	:	MS.MAYER DUYA METAL WORKSHOPE
Location	:	Boktar Hat Kowr Bazar, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 2,10,000/-
Financing	:	Self BDT 1,60,000/- (From Existing Business) 76% Required Investment Bdt,50,000(as Equity) 24%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 15ft. = 200 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like galbonej pipe,squer bar,pletbar,angel,z bar,Etc. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 3 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
galbonej pipe,squer bar,pletbar,angel,z bar,Etc.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
galbonej pipe,squer bar,pletbar,angel,z bar,Etc.	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		12000	144000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		19700	236400
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Galbonej pipe	19,000	19,000	38,000
Squer bar	24,800	12,400	37,200
Plet bar	12,000	18,600	30,600
Angel	24,000	0	24,000
Z-bar	12,200	0	12,200
Others	18,000	0	18,000
Security	50,000	0	50,000
	0	0	0
	0	0	0
Total	160,000	50,000	210,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
galbonej pipe,squer bar,pletbar,angel,z bar,Etc.	4500	135000	1620000	1701000	1786050
0	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
galbonej pipe,squer bar,pletbar,angel,z bar,Etc.	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
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)		19700	236400	236980	237569
Net Profit (E)= [C-D]		7300	87600	91980	96579
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	87,600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67600	139580
	Total Cash Inflow	137,600	159,580	236,159
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	67,600	139,580	216,159

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; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





