

**Proposed NU Business Name: BISMILLAH METAL**



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Sonagazi Unit, Feni.

Project verified by: Susanto kumar biswhas



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>ATAUR RAHMAN</b>
Age	:	15/07/1984 ( 33Years)
Education, till to date	:	Class-10
Marital status	:	Married
Children	:	02 Daugter
No. of siblings:	:	No Brathers and 01 Sister
Address	:	Vill: Charsahabhikary P.O:Kasarypukur, P.S: Sonagazi, 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>KHAYERER NESHA</b>
(iii) Father's name	:	<b>NURUL AMIN</b>
(iv) GB member's info	:	Branch: Chorchandia Sonagazi, Centre # 43/(Female), Member ID: 9576, Group No: 02 Member since: 09-08-2002(15Years) First loan: BDT 5,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 21300/-
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	:	04 Years Experience 04 In Running Business. He Has 07 Years Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01875-655701
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHAYERER NESHA** Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

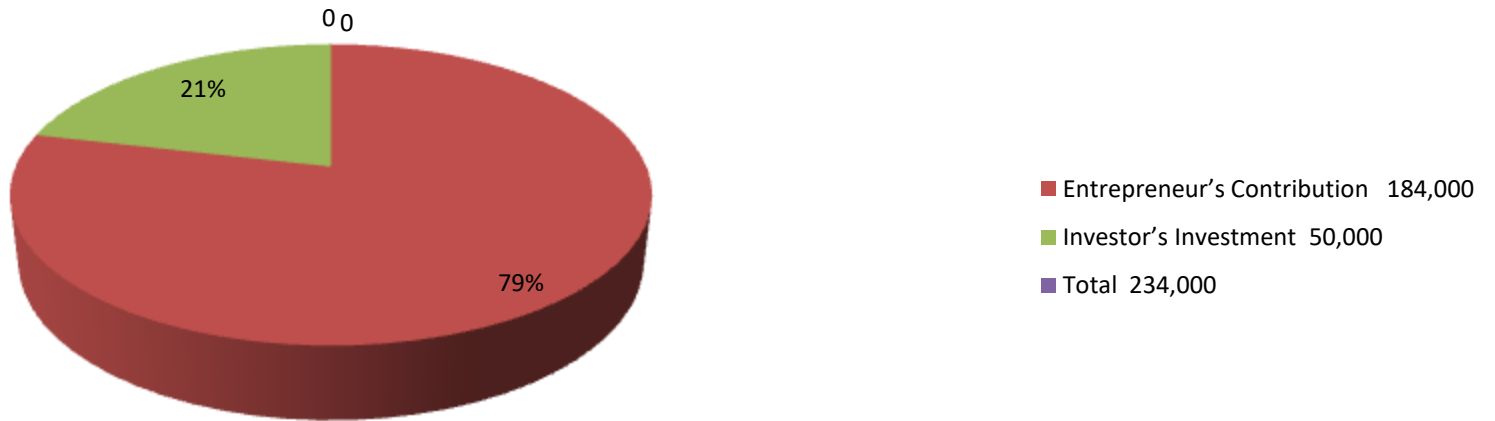
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BISMILLAH METAL</b>
Location	:	Kashmir Bazar ,sonagazi, Feni.
Total Investment In BDT	:	Bdt 234,000/-
Financing	:	Self BDT 184,000/- (From Existing Business) 79% Required Investment Bdt,50,000(as Equity) 21%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 10,000/-
Size Of Shop	:	25 Ft X 30 ft. = 750 Square Ft
Security Of The Shop	:	45,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Welding machine,scale,Standdil,Cuter machine,Garanding machine,Plate var,Var,Anggel &amp; Others.</li> <li>▪Average 20% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing 01 Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Welding machine,scale,Standdil,Cuter Machin	4500	135000	1620000
Plate var,Var,Anggel & Others	0	0	0
<b>Total Sales(A)</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Welding machine,scale,Standdil,Cuter Machin	3600	108000	1296000
<b>Total Variable Expense</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
<b>Less Fixed Expense</b>			
Rent		1800	21600
Electric Bill		2000	24000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		300	3600
Guard		0	0
Generator		300	3600
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>20900</b>	<b>250800</b>
<b>Net Profit (E)= [C-D]</b>		<b>6100</b>	<b>73200</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Welding machin	3	20,000	60,000	0	0	0	60,000
Scale	1	15,000	15,000	0	0	0	15,000
Standdil	1	15,000	15,000	0	0	0	15,000
Cuter Machin	1	8,000	8,000	0	0	0	8,000
Garanding	3	2,000	6,000	0	0	0	6,000
Platevar	200	50	10,000	200	50	10,000	20,000
Var	300	50	15,000	200	50	10,000	25,000
Anggel	100	50	5,000	200	50	10,000	15,000
Plensite	0	0	0	0	0	20,000	20,000
Others			5,000			0	5,000
Security			45,000			0	45,000
<b>Total</b>	<b>609</b>	<b>60150</b>	<b>184,000</b>	<b>600</b>	<b>150</b>	<b>50,000</b>	<b>234,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Welding machine,scale,Standdil,Cuter Machin	5500	165000	1980000	2079000	2182950
Plate var,Var,Anggel & Others	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5500</b>	<b>165000</b>	<b>1980000</b>	<b>2079000</b>	<b>2182950</b>
<b>Less Variable Expense (B)</b>					
Welding machine,scale,Standdil,Cuter Machin	4400	132000	1584000	1663200	1746360
<b>Total Variable Expense</b>	<b>4400</b>	<b>132000</b>	<b>1584000</b>	<b>1663200</b>	<b>1746360</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1100</b>	<b>33000</b>	<b>396000</b>	<b>415800</b>	<b>436590</b>
<b>Less Fixed Expense</b>					
Rent		1800	21600	21600	21600
Electric Bill		2000	24000	24300	24600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>20900</b>	<b>247200</b>	<b>248200</b>	<b>249230</b>
<b>Net Profit (E)= [C-D]</b>		<b>12100</b>	<b>145200</b>	<b>152460</b>	<b>160083</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	145,200	152460	160083
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		125200	257660
	<b>Total Cash Inflow</b>	<b>195,200</b>	<b>277,660</b>	<b>417,743</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>125,200</b>	<b>257,660</b>	<b>397,743</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:01, Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: , Dakbangla Bazarsonagazi,  
Feni  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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