

Proposed NU Business Name: **MOM METAL**



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

Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMED ISMAIL
Age	:	13/11/1985(33Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	2Son 0 Daughter
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill: Sonapur, P.O: Pathan nagar, P.S: Chagalniya 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	:	SAYERA KHATUN
(iii) Father's name	:	ABDUL KADER MUNSI
(iv) GB member's info	:	Branch: Mohamaya, Centre # 13/(Female), Member ID :3445/1, Group No: 05 Member since: 05-03-2005 (6Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT ,000/-
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes ,Plough fish
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01866-625202
Mother's Contact No.	:	01833-829765
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHYERA KHATUN joined Grameen Bank since 6 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

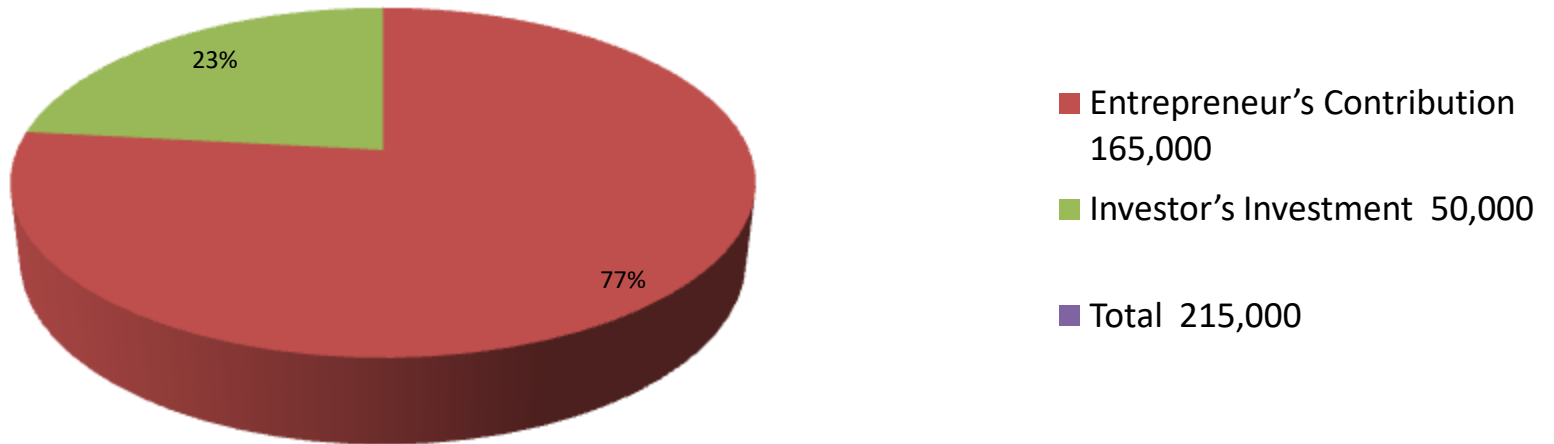
Proposed Nobin Udyokta Business Info

Business Name	:	MOM METAL
Location	:	Kasari bazar,chagalnaiya ,Feni
Total Investment in BDT	:	BDT 2,15,000/-
Financing	:	Self BDT 1,65,000/- (from existing business) 77% Required Investment BDT50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft. = 150 square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods almari,dressing table,sheet, etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. No employee. ▪He is doing his business in Renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
almari,dressing table,sheet, etc.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
almari,dressing table,sheet, etc.	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		1200	14400
Electric Bill		1000	12000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 4		12000	144000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		20000	240000
Net Profit (E)= [C-D]		4000	48000

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
almari	2	20,000	40,000	1	20,000	20,000	60,000
dressing table	1	15,000	15,000	1	20,000	20,000	35,000
sheet	1	50,000	50,000	1	10,000	10,000	60,000
pat	1	20,000	20,000			0	20,000
angel	1	10,000	10,000			0	10,000
others	1	20,000	20,000			0	20,000
security	1	10,000	10,000			0	10,000
			0			0	0
			0			0	0
			0			0	0
Total	8	145000	165,000	3	50,000	50,000	215,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
almari,dressing table,sheet, etc.	4500	135000	1620000	1701000	1786050
0	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
almari,dressing table,sheet, 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		1200	14400	14400	14400
Electric Bill		1000	12000	12300	12600
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)		20000	240000	240580	241169
Net Profit (E)= [C-D]		7000	84000	88200	92610
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	84,000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64000	132200
	Total Cash Inflow	134,000	152,200	224,810
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	64,000	132,200	204,810

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; Kasari bazar, chagalnaiya
,Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









