

Proposed NU Business Name: MUKTI ZODDA KASHEM METAL



Project identification and prepared by: Mohammad Fazlul Haq
Sonagazi, Feni.

Project verified by: Md. Abadat Hossain Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	M.D. NASIR UDDIN
Age	:	08/10/1986(31Years)
Education, till to date	:	Class-09
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brathers 02 Sisters
Address	:	Vill: Ahmmadpur P.O: Ahmmadpur 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	:	ALEYA BEGUM
(iii) Father's name	:	ABUL KASHEM
(iv) GB member's info	:	Branch: Nababpur, Centre # 41/(Female), Member ID: 3807, Group No: 05 Member since: 10-10-2011(06Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 45,000/- Outstanding loan: BDT237730/-
(v) Who pays GB loan installment	:	Brother
(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	:	07 Years Experience 07 In Running Business. He has Two Years Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01743-399015
Mother's Contact No.	:	01818-737725
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALEYA 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.

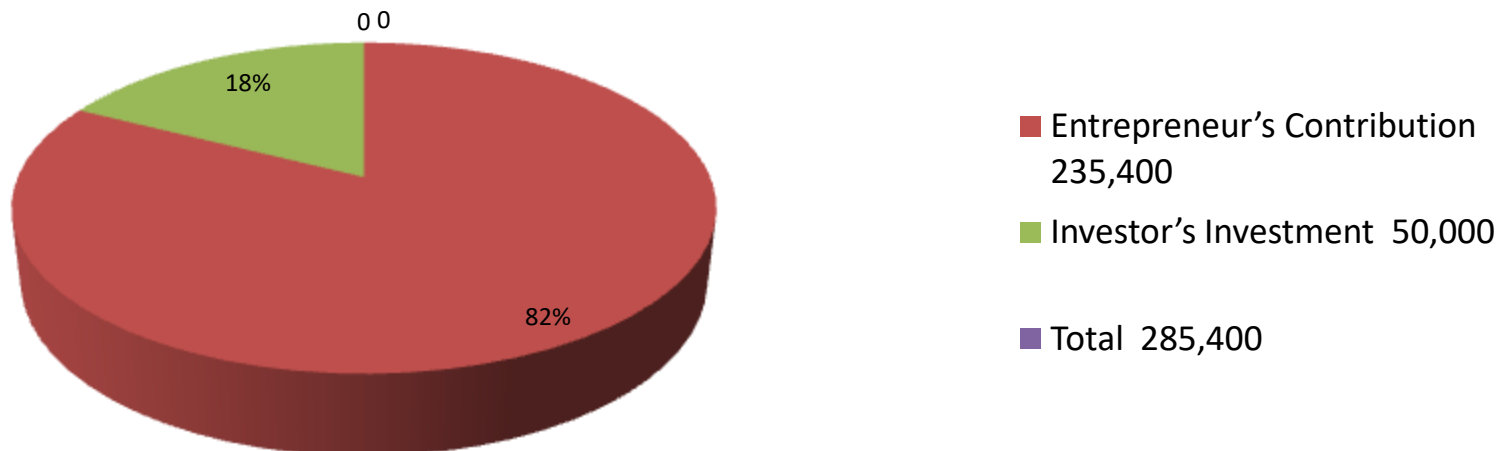
Proposed Nobin Udyokta Business Info

Business Name	:	MUKTIZODDA KASHEM METAL
Location	:	Manumiar Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 285400/-
Financing	:	Self BDT 235400/- (From Existing Business)82% Required Investment Bdt,50,000(as Equity) 18%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	20 Ft X 25 ft. = 500 Square Ft
Security Of The Shop	:	None
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Almari,swokes,dresing table,Platevar & others.▪Average 25% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 02 Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Almari,swokes,Dresing Table,Platevar & Others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Almari,swokes,Dresing Table,Platevar & Others	3000	90000	1080000
Total Variable Expense	3000	90000	1080000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		0	0
Electric Bill		2000	24000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		16500	198000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		24500	294000
Net Profit (E)= [C-D]		5500	66000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Almari	5	14,000	70,000	0	0	0	70,000
Swokes	1	12,000	12,000	0	0	0	12,000
Dresingtable	1	8,000	8,000	0	0	0	8,000
Dhanmarai	1	5,000	5,000	0	0	0	5,000
Mirsip	1	4,500	4,500			0	4,500
Ovardrop	1	8,000	8,000			0	8,000
Platevar	400 k	55	22,000			5,000	27,000
Plensit	160 k	90	14,400	0	0	10,000	24,400
Oyarlingmachine	2	9,000	18,000			0	18,000
Galaiging machine	2	3,000	6,000			0	6,000
I.P.S	1	60,000	60,000				60,000
Digitalscal	1	7,500	7,500				7,500
Squirebar						5,000	5,000
Zetbar						6,000	6,000
Dtsnddil						14,000	14,000
Angel			0			10,000	10,000
Total	16	131,145	235,400	0	0	50,000	285,400



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Almari,swokes,Dresing Table,Platevar & Others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Almari,swokes,Dresing Table,Platevar & Others	3750	112500	1350000	1417500	1488375
Total Variable Expense	3750	112500	1350000	1417500	1488375
Contributon Margin (CM) [C=(A-B)]	1250	37500	450000	472500	496125
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		2000	24000	24300	24600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		16500	198000	198000	198000
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)		24500	294000	294700	295415
Net Profit (E)= [C-D]		13000	156000	163800	171990
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	156,000	163800	171990
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		136000	279800
	Total Cash Inflow	206,000	299,800	451,790
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	136,000	279,800	431,790

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:01, Experience & Skill : 07Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Manumiar Bazar, sonagazi,
Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





36

TOYO

TOYO



