

Proposed NU Business Name: **EKOTA METAL**



Project identification and prepared by: Aowlad Hossain
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	DELOWAR HOSSAIN
Age	:	23-02-1991 (26 Years)
Education, till to date	:	Class 09
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	05 Brothers
Address	:	Vill: Bogoied, P.O: Laxmiyra; P.S: Feni Sadar ; 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	:	SOKINA BEGUM
(iii) Father's name	:	LATE NURU MIA
(iv) GB member's info	:	Branch: Passgasia, Feni; Centre # 40 (Female), Member ID: 4224, Group No: 05 Member since: 23-08-2000 (16Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 3,000 Outstanding loan: BDT 900
(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	:	14 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Remittance
Entrepreneur Contact No.	:	01824-528691
Family's Contact No.	:	01814-978080
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKINA BEGUM joined Grameen Bank since 16 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	EKOTA METAL
Location	:	Passgasia Bazar, Feni
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 190,000/- (from existing business) 79% Required Investment BDT 50,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 18 ft= 216 square ft
Security	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Showcase, Almira, Steel Door and Window, Square bar, Engle, Plen Shitt, Zedbar etc.▪Average 30% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 03 employee.▪Collects goods from Feni Sadar.▪Agreed grace period is 3 months.

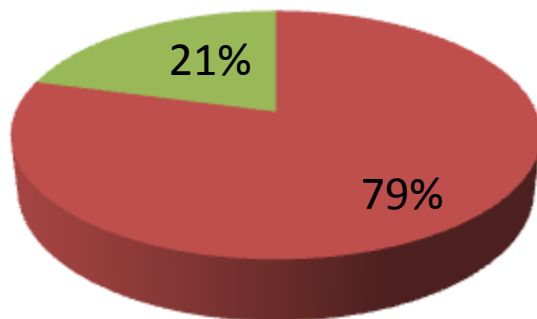
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Showcase, Almira, Steel Door and Win door etc.	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
Square bar, Engle, Plan Shitt, Zed bar etc..	3,500	105000	1260000
Total variable Expense (B)	3,500	105000	1260000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000
Less Variable Expense			
Rent		1500	18000
Electricity bill		700	8400
Transportation		2000	24000
Salary (self)		5000	60000
Salary(Staff)		23000	276000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		33,000	396,000
Net Profit (E)= [C-D]		12,000	144,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Steel Elmira	3	18,000	54,000	0	0	0	54,000
wall shocase	1	25,000	25,000	0	0	0	25,000
Steel Door	5	10,000	50,000	0	0	0	50,000
Alna	3	2,600	7,800	0	0	0	7,800
Plen Shitt	200kg	74	14,800	300	74	22,200	37,000
Squar Bar	400	44	17,600	200	44	8800	26,400
Engle	100	42	4,200	200	42	8400	12,600
Zed Bar	50	44	2200	200	44	8800	11,000
Engle	40	55	2200				2200
Others	0	0	2200			1800	4,000
Security	1	0	10,000				10,000
Total	0	0	190,000			50,000	240,000

Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 50,000
- Total 240,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Showcase, Almira, Steel Door and Windoor etc.	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less Variable Expense					
Square bar, Engle, Plen Shitt, Zedbar etc..	3,850	115,500	1,386,000	1,455,300	1,528,065
Total variable Expense (B)	3,850	115,500	1,386,000	1,455,300	1,528,065
Contribution Margin (CM) [C=(A-B)	1,650	49,500	594,000	623,700	654,885
Less Variable Expense					
Rent		1,500	18,000	18,000	18,000
Electricity bill		1,000	12,000	12,300	12,500
Transportation		2,500	30,000	30,500	30,800
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		23,000	276,000	276,000	276,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		33,900	406,800	407,800	408,600
Net Profit (E)= [C-D]		15,600	187,200	215,900	246,285
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	187,200	215,900	246,285
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		167,200	363,100
	Total Cash Inflow	237,,200	383,100	609,385
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	167,200	363,100	589,385

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

