

Proposed NU Business Name: **MOHAMMAD METAL**

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Nawabganj Unit, Dhaka

Project verified by: Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SIRAJUL ISLAM</b>
Age	:	19-12-1987 ( 30 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers & 01 Sisters
Address	:	Vill: Korpara, P.O: korpara, P.S: Nawabganj, Dist: Dhaka
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>ROWSONARA</b>
(iii) Father's name	:	<b>ABDUL BAREK</b>
(iv) GB member's info	:	Branch: Sikaripara Nawabgonj, Centre # 10 (Female), Member ID: 1156/1, Group No: 04 Member since: 01/05/1996(6Years) First loan: BDT 2,000/- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-973996
Mother's Contact No.	:	01791-068868
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROWSONARA** joined Grameen Bank since 21 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOHAMMAD METAL</b>
Location	:	Baruakhali bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,30,000(from existing business) 68% <b>Required Investment BDT 60,000(as equity) 32 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 15 ft= 375 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Khat,Almari,Showkej,Sofa , etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Maghirkanda.</li><li>▪Agreed grace period is 3 months.</li></ul>

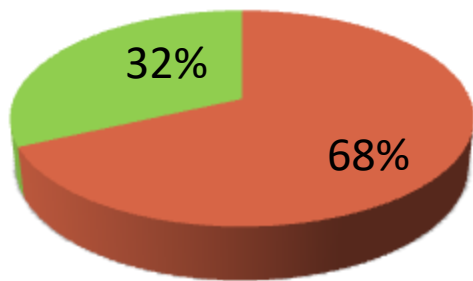
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grill Item	-	90,000	10,80,000
<b>Total Sales (A)</b>	-	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
Grill Item	-	63,000	7,56,000
<b>Total variable Expense (B)</b>	-	<b>63,000</b>	<b>7,56,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	-	<b>27,000</b>	<b>3,24,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	30,000
Electricity Bill		1,800	21,600
Transportation		1,500	30,000
Salary (Self)		5,000	60,000
Salary (Staff)		10,000	1,20,000
Mobile Bill		200	2,400
Entertainment		200	2,400
<b>Total fixed Cost (D)</b>		<b>20,200</b>	<b>2,42,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,800</b>	<b>81,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Square bar	200	50	10,000	400	50	20,000	30,000
Zed bar	200	50	10,000	400	50	20,000	30,000
Angel	200	50	10,000	200	50	10,000	20,000
Welding machine	02	25,000	50,000	0	0	0	50,000
Gras drill	02	15,000	30,000				30,000
Gaining	02	3,000	6,000				6,000
Wet skell	01	12,000	12,000				12,000
Others			2,000			10,000	12,000
<b>Total</b>	<b>1200</b>		<b>1,30,000</b>			<b>60,000</b>	<b>1,90,000</b>

### 0% Source of Finance



- Entrepreneur's Contribution's :- 1,30,000
- Investor Investment's :- 60,000
- Total :- 1,90,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Grill Item	3400	102000	1224000	1285200	1349460
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>1285200</b>	<b>1349460</b>
<b>Less Variable Expense (B)</b>					
Grill Item	<b>2380</b>	<b>71400</b>	<b>856800</b>	899640	<b>944622</b>
<b>Total Variable Expense</b>	<b>2380</b>	<b>71400</b>	<b>856800</b>	<b>899640</b>	<b>944622</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1020</b>	<b>30600</b>	<b>367200</b>	<b>385560</b>	<b>404838</b>
<b>Less Fixed Expense</b>					
Rent		1,500	18000	18000	18000
Electric Bill		2,000	24000	24300	24600
Transportaion		2,000	24000	25200	26460
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		10,000	120000	120000	120000
Entertainment		300	3600	3600	3600
Gard		300	3600	3600	3600
Generator			0	0	0
Mobil Bill			0	100	200
<b>Total Fixed Cost (D)</b>		<b>21100</b>	<b>253200</b>	<b>254800</b>	<b>256460</b>
<b>Net Profit (E)= [C-D]</b>		<b>9500</b>	<b>114000</b>	<b>119700</b>	<b>125685</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	114,000	119700	125685
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		90000	185700
	<b>Total Cash Inflow</b>	<b>174,000</b>	<b>209,700</b>	<b>311,385</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>90,000</b>	<b>185,700</b>	<b>287,385</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Baruakhali, Nawabganj,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





















# FAMILY PICTURE

