

Proposed NU Business Name: M/S AHAD METAL

Project identification and prepared by: Md. Anisur Rahman
Porshuram Unit, Feni

Project verified by: Shushanto Kumar bishas



Grameen Shakti
Samajik Byabosha Ltd.

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	:	Four years experience in Own business. He has 2 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812047602
Father's Contact No.	:	01817227704
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD.ABDUL OWAB joined Grameen Bank since 05 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

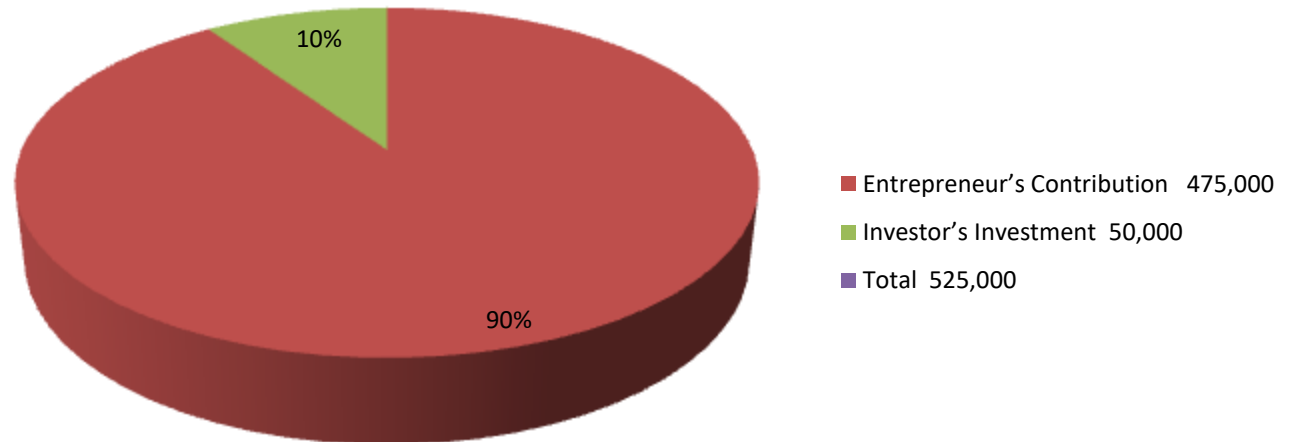
Proposed Nobin Udyokta Business Info

Business Name	:	M/S AHAD METAL
Location	:	Kawtoli road,uttor bazar, Porshuram, Feni
Total Investment in BDT	:	BDT 525,000/-
Financing	:	Self BDT 475000/- (from existing business) 90 % Required Investment BDT 50,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 10 ft= 250square ft
Security of the shop	:	300000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Almirah,iron, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 4 employee.▪He is doing his business in rent place.▪Collects goods from Feni▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Almirah,iron, etc	5900	177000	2124000
	0	0	0
Total Sales(A)	5900	177000	2124000
Less Variable Expense (B)			0
Almirah,iron, etc	4720	141600	1699200
Total Variable Expense	4720	141600	1699200
Contributon Margin (CM) [C=(A-B)]	1180	35400	424800
Less Fixed Expense			
Rent		2000	24000
Electric Bill		2000	24000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Entertainment		300	3600
Guard		250	3000
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		30550	366600
Net Profit (E)= [C-D]		4850	58200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Almirah, iron, etc			175,000			50,000	225,000
Security			300,000			0	300,000
	0	0	475,000	0	0	50,000	525,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Almirah,iron, etc	6400	192000	2304000	2419200	2540160
0	0	0	0	0	0
Total Sales(A)	6400	192000	2304000	2419200	2540160
Less Variable Expense (B)					
Computer,Electronics product,Mobile,Glass,e.t.c	5120	153600	1843200	1935360	2032128
Total Variable Expense	5120	153600	1843200	1935360	2032128
Contributon Margin (CM) [C=(A-B)]	1280	38400	460800	483840	508032
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		2000	24000	24300	24600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		300	3600	3600	3600
Gard		250	3000	3000	3000
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		30550	366600	367300	368015
Net Profit (E)= [C-D]		7850	94200	98910	103856
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	94,200	98910	103855.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74200	153110
	Total Cash Inflow	144,200	173,110	256,966
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	74,200	153,110	236,966

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 12 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



শাহিন ক্রোকারিজ এন্ড কমমেটিকস্

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প্রোপাইটার : মোঃ শাহিন
মোব : ০১৭২৩-৪৩০১৭৭



350W

শাহিন















FAMILY PICTURE