

## Proposed NU Business Name: **ALAUDDIN METEL**



Project identification and prepared by, Aman ulla  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>ALA UDDIN</b>
Age	:	01-01-1985(32 Years)
Education, till to date	:	Class Eight.
Marital status	:	Married
Children	:	02 Daughters.
No. of siblings:	:	03 Brothers ,01 Sister
Address	:	Vill:Alampur, P.O:Siloniya, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MANSURA KHATUN</b>
(iii) Father's name	:	<b>LATE: ALI AHMMED</b>
(iv) GB member's info	:	Branch:Jayloskor , Dagonvuiyan, Centre # 43(Female), Member ID: 3134, Group No:02 Member since: 1999 to2008till (10yeras,running) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	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	:	15 years experience in running business. 07Years in own business.  He has 08 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815234053
Mother's Contact No.	:	01832427798
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MANSURA KHATUN** joined Grameen Bank since 10 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	:	<b>ALAUDDIN METEL</b>
Location	:	Feni Road, Silonyia Bazar, Dagonvuiyan.Feni.
Total Investment in BDT	:	BDT 4,60,000/-
Financing	:	Self BDT 400,000/-(from existing business) 87% Required Investment BDT 60,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security of the shop	:	50,000/=
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Steel Furniture items etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 10 employees. After getting equity fund 1 will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni .</li><li>▪Agreed grace period is 3 months.</li></ul>

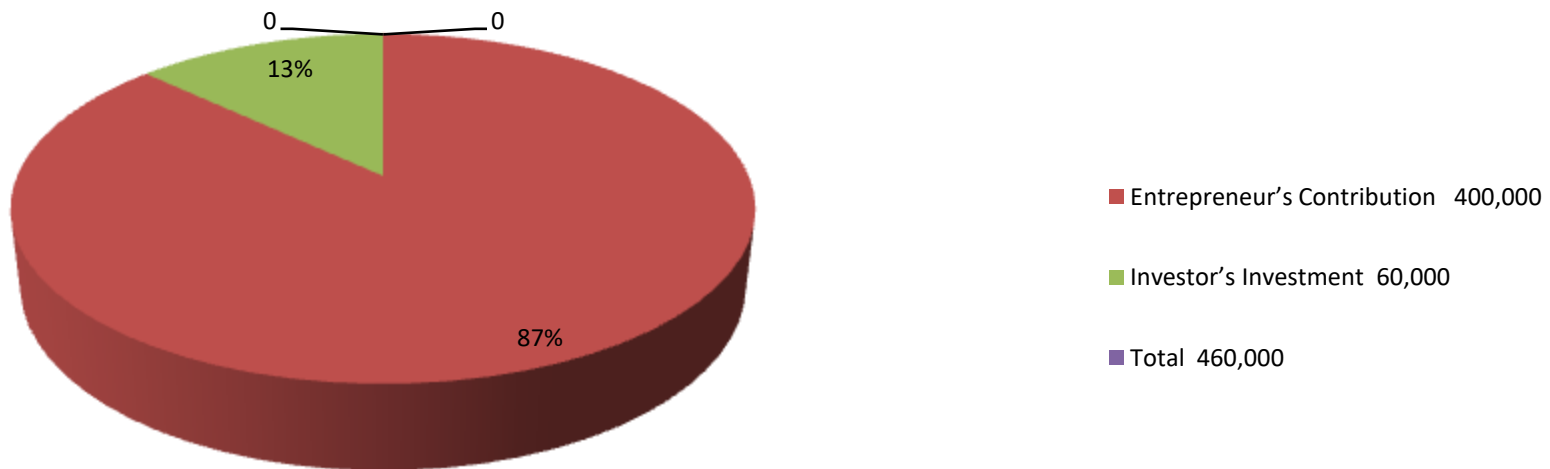
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Steel Furniture items etc	15000	450000	5400000
<b>Total sales (A)</b>	15000	450000	5400000
<b>Less Variable Exp.</b>			
Steel Furniture items etc	12000	360000	4320000
<b>Total Variable exp. (B)</b>	12000	360000	4320000
<b>Contribution Margin CM [C= (A-B)]</b>	3000	90000	1080000
<b>less fixed exp.</b>			
Rent		7000	84000
Electricity bill		3000	36000
Transportation		2000	24000
Salary (self)		10000	120000
Salary(staff)		30000	360000
Entertainment		500	6000
Gird		150	1800
Generator		150	1800
Mobile bill		500	6000
<b>total fixed cost (D)</b>		53300	639600
<b>Net profit (E) [C-D]</b>		36700	440400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Almira	7	30000	210000	0	0	0	210000
Loha	0	0	100000	0	0	60000	160000
Door	4	10000	40000	0	0	0	40000
Security			50000	0	0		50000
<b>Total</b>			<b>400000</b>			<b>60000</b>	<b>460000</b>

## Source of Finance



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Steel Furniture items etc	17200	516000	6192000	6501600	6826680
<b>Total Sales (A)</b>	17200	516000	6192000	6501600	6826680
less variable Expenses					
Steel Furniture items etc	13760	412800	4953600	5201280	5461344
Total variable Expenses (B)	13760	412800	4953600	5201280	5461344
<b>Contribution Margin (CM)= (A-B)</b>	3440	103200	1238400	1300320	1365336
<b>Less Fixed Expenses</b>					
Rent		7000	84000	84000	84000
Electricity bill		3500	42000	42200	42400
Transportation		2500	30000	30200	30400
Salary (self)		10000	60000	62000	64000
Salary(staff)		40000	480000	480000	480000
Entertainment		500	6000	6000	6000
Gird		150	1800	1800	1800
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		64500	714000	716600	719200
<b>Net Profit (E) (C-D)</b>		38700	464400	487620	512001
Investment Payback			<b>24000</b>	<b>24000</b>	<b>24000</b>



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

SR#	<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	60,000		
1.2	Net Profit	<b>464400</b>	<b>487620</b>	<b>512001</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		440,400	904,020
	<b>Total Cash Inflow</b>	<b>524,400</b>	<b>928,020</b>	<b>1,416,021</b>
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24000</b>	<b>24000</b>
3	<b>Net Cash Surplus</b>	<b>440,400</b>	<b>904,020</b>	<b>1,392,021</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

