

Proposed NU Business Name: **SHAHEEN PUKUR PADMA METTAL**



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Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SOHEL HOSSEN</b>
Age	:	15-03-1985 (32 Years)
Education, till to date	:	Class 5
Marital status	:	married
Children	:	0 Daughter, 02 Son
No. of siblings:	:	05 Brothers 01 Sister
Address	:	Vill: Bethuia, P.O: Muksudpur ; P.S: Dohar, 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>HENA BEGUM</b>
(iii) Father's name	:	<b>SHEK MOSLEM</b>
(iv) GB member's info	:	Branch:-Muksudpur, Centre # 18 (Female), Member ID:1758/1 , Group No: 06 Member since: 1995-2015 (20 Years) First loan: BDT 1000/- Existing loan: 20000 Outstanding loan:
Further Information:		
(v) Who pays GB loan installment	:	No
(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.)	:	No
Business Experiences and Training Info	:	0 years experience in running business. 15 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924-463211
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

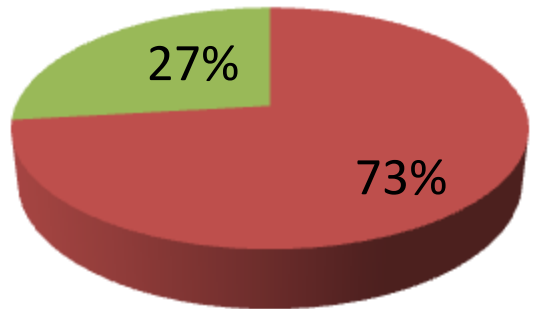
**HENA BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 1000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAHEEN PURKUR PADMA METTAL</b>
Location	:	Fultola Bazar,Dohar, Dhaka
Total Investment in BDT	:	BDT 186,000/-
Financing	:	Self BDT 136,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Mit self,Box,almari, etc.</li><li>▪Average gain on 25% sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is owned</li><li>▪Collects goods from local market.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Mit Self, Box Khat, Shokase, long wood ETC	4100	123000	1476000
	0	0	0
Total Sales(A)	4100	123000	1476000
Less Variable Expense (B)			0
Mit Selt, Box Khat, Shokase, long wood ETC	2870	86100	1033200
Total Variable Expense	2870	86100	1033200
Contribution Margin (CM) [C=(A-B)]	1230	36900	442800
Less Fixed Expense			
Rent		4000	48000
Electric Bill		1000	12000
Transportation		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		18000	216000
Entertainment		300	3600
Guard		500	6000
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		31000	372000
Net Profit (E)= [C-D]		5900	70800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mit self	5	5,000	25,000			0	25,000
Box Khat	3	20,000	60,000			0	60,000
Socase	5	5000	25,000			0	25,000
Wood			20,000	625	80	50,000	70,000
Others			6,000			0	6,000
	13	30000	136,000			50,000	186000



- Entrepreneur's Contribution 136,000
- Investor's Investment 50,000
- Total 186,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Mit Selt, Box Khat, Shokase, long wood ETC</b>	4400	132000	1584000	1663200	1746360
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4400</b>	<b>132000</b>	<b>1584000</b>	<b>1663200</b>	<b>1746360</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>3080</b>	<b>92400</b>	<b>1108800</b>	1164240	<b>1222452</b>
<b>Total Variable Expense</b>	<b>3080</b>	<b>92400</b>	<b>1108800</b>	<b>1164240</b>	<b>1222452</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1320</b>	<b>39600</b>	<b>475200</b>	<b>498960</b>	<b>523908</b>
<b>Less Fixed Expense</b>					
Rent		4000	48000	48000	48000
Electric Bill		1000	12000	12300	12600
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		18000	216000	216000	216000
Entertainment		300	3600	3600	3600
Gard		500	6000	6000	6000
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>31000</b>	<b>372000</b>	<b>373600</b>	<b>375260</b>
<b>Net Profit (E)= [C-D]</b>		<b>8600</b>	<b>103200</b>	<b>108360</b>	<b>113778</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	103,200	108360	113778
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83200	171560
	<b>Total Cash Inflow</b>	<b>153,200</b>	<b>191,560</b>	<b>285,338</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>83,200</b>	<b>171,560</b>	<b>265,338</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 farm: Kolakopa, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# Family picture

