

**Proposed NU Business Name: M/S: SIFON METAL WORKSHOP**



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Chagal naiya,feni

Project verified by: Susanto kumar bisshas



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>AMDADUL HAQUE</b>
Age	:	12/07/1988( 31Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	0Son 0 Daughter
No. of siblings:	:	01Brother 0 Sisters
Address	:	Vill:Matia goda, P.O: Chadgazi P.S: Chagal naiya, 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	:	<b>SELIN A AKTER</b>
(iii) Father's name	:	<b>EAR AHMED</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 3/(Female), Member ID:7911/1, Group No: 10 Member since: 05-03-2010 (7 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 00/-
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	:	8 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811-667867
Mother's Contact No.	:	01871-894170
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SELIN AKTER** joined Grameen Bank since 7 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

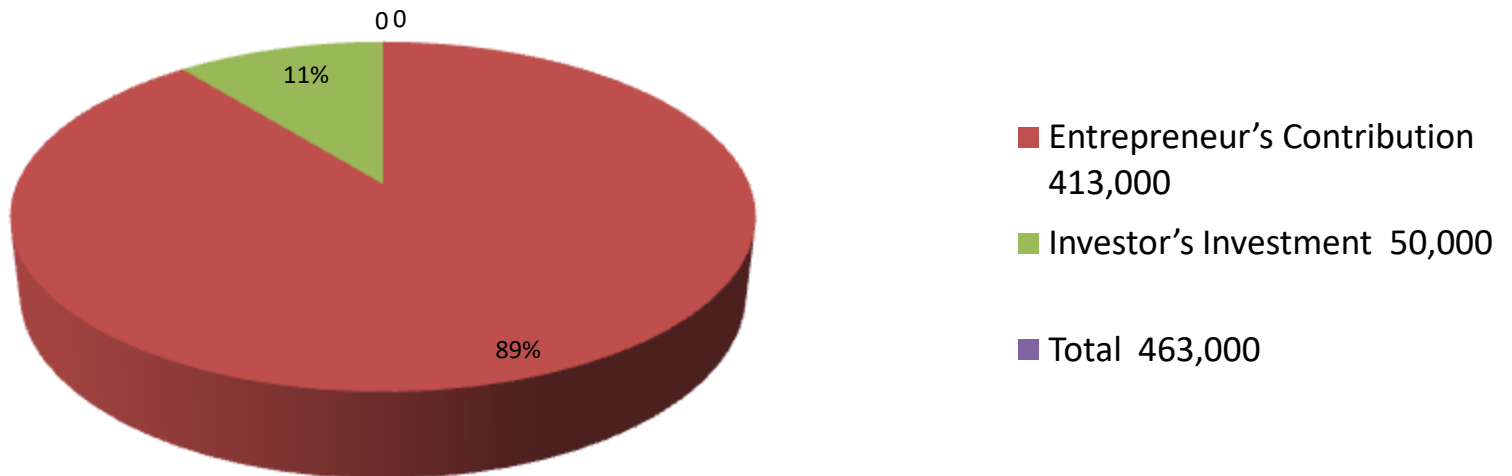
Business Name	:	<b>AMDADUL HAQUE</b>
Location	:	Chadgazi bot toli Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 4,63,000/-
Financing	:	Self BDT 4,13,000/- (from existing business) 89% Required Investment BDT,50,000(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 40 ft. = 1200 square ft
Security of the shop	:	1,50,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like almari,wall showcas,dressing table,thai glass,etc</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. No employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
almari,wall showcas,dressing table,thai glass,etc	5000	150000	1800000
	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
almari,wall showcas,dressing table,thai glass,etc	3750	112500	1350000
<b>Total Variable Expense</b>	<b>3750</b>	<b>112500</b>	<b>1350000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1250</b>	<b>37500</b>	<b>450000</b>
<b>Less Fixed Expense</b>			
Rent		5000	60000
Electric Bill		1000	12000
Transportaion		100	1200
Salary (Self)		5000	60000
Salary (Staff) 4		20000	240000
Entertainment		500	6000
Guard		200	2400
Generator		100	1200
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>32200</b>	<b>386400</b>
<b>Net Profit (E)= [C-D]</b>		<b>5300</b>	<b>63600</b>

### Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
almari	1	15,000	15,000	1		25,000	40,000
wall shocas	2	30,000	60,000			25,000	85,000
dressing table	2	14,000	28,000			0	28,000
thai glass			30,000			0	30,000
aluminium			100,000			0	100,000
s s gate			30,000			0	30,000
ecurity			150,000			0	150,000
						0	0
						0	0
0			0			0	0
<b>Total</b>	<b>5</b>	<b>59000</b>	<b>413,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>463,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
almari,wall showcas,dressing table,thai glass,etc	5500	165000	1980000	2079000	2182950
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5500</b>	<b>165000</b>	<b>1980000</b>	<b>2079000</b>	<b>2182950</b>
<b>Less Variable Expense (B)</b>					
almari,wall showcas,dressing table,thai glass,etc	4125	123750	1485000	1559250	1637213
<b>Total Variable Expense</b>	<b>4125</b>	<b>123750</b>	<b>1485000</b>	<b>1559250</b>	<b>1637213</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1375</b>	<b>41250</b>	<b>495000</b>	<b>519750</b>	<b>545738</b>
<b>Less Fixed Expense</b>					
Rent		5000	60000	60000	60000
Electric Bill		1000	12000	12300	12600
Transportaion		100	1200	1260	1323
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		500	6000	6000	6000
Gard		200	2400	2400	2400
Generator		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>32200</b>	<b>385200</b>	<b>385660</b>	<b>386123</b>
<b>Net Profit (E)= [C-D]</b>		<b>9050</b>	<b>108600</b>	<b>114030</b>	<b>119732</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	108,600	114030	119731.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88600	182630
	<b>Total Cash Inflow</b>	<b>158,600</b>	<b>202,630</b>	<b>302,362</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>88,600</b>	<b>182,630</b>	<b>282,362</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Chadgazi bot toli Bazar,  
Chagal Naiya, Feni..  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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