

Proposed NU Business Name: **VAI VAI METALEX & STEEL FURNITURE**



Project identification and prepared by: Romendra Nath Haldar ,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	IQBAL HOSSAIN
Age	:	05-01-1984 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Sons 01 Sister
No. of siblings:	:	03 Brothers 02 Sister
Address	:	Vill: south khanar bari P.O: sosorde ; P.S: Feni Sadare ; 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	:	FIROJA BEGUM
(iii) Father's name	:	LATE. YOUNUS
(iv) GB member's info	:	Branch: sosrode Feni Sadar , Centre # 37(Female), Member ID: 2993, Group No: 04 Member since: 19-03-2001 to ranig (15 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	Self
(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	:	08 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-195087
Family's Contact No.	:	01824-934521
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROJA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI METALEX & STEEL FURNITURE
Location	:	sosordi Bazar, Feni
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 270,000/- (from existing business) 69% Required Investment BDT 80,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Pletbar, Plenshitt, Engle, Almira etc ▪Average 16% gain on sales. ▪The shop is rented. ▪The business is operating by entrepreneur. Existing 04 employee. ▪01 Will be appointed after getting equity money. ▪Collects goods from Feni ▪Agreed grace period is 3 months.

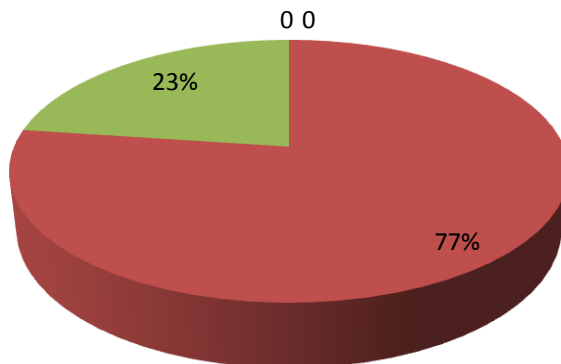
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Almirah, Pelt Bar, Plane sheet etc	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less Variable Expense			
Almirah, Pelt Bar, Plane sheet etc	8,400	252,000	3,024,000
Total variable Expense (B)	8,400	252,000	3,024,000
Contribution Margin (CM) [C=(A-B)]	1600	48,000	576,000
Less Variable Expense			
Rent		1,300	15600
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5,000	60,000
Salary(Staff)		30,000	360,000
Entertainment		300	3600
Guard		100	1200
Generator		300	3600
Mobile bill		300	3600
Total fixed cost (D)		39,300	471,600
Net Profit (E)= [C-D]		8,700	104,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Almirah	5	20,000	100,000	0	0	0	100,000
Welding Machine	1	14,000	14,000	0	0	0	14,000
Drill Machine	1	1800	1800	0	0	0	1800
Branding Machine	1	1800	1800	0	0	0	1800
Cutter	1	8500	8500	0	0	0	8500
Engle	0	0	13,000	0	0	0	13,000
Plet Bar	0	0	15,000	0	0	40,000	55,000
Plen Sheet	0	0	15,900	0	0	40,000	55,900
Security			100,000				100,000
Total	0	0	270,000		0	80,000	350,000

Source of Finance



■ Entrepreneur's Contribution 270,000

■ Investor's Investment 80,000

■ Total 350,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Almirah, Pelt Bar, Plane sheet etc	10,500	315,000	3,780,000	3,969,000	4,167,450
Total Sales (A)	10,500	315,000	3,780,000	3,969,000	4,167,450
Less Variable Expense					
Almirah, Pelt Bar, Plane sheet etc	8,820	264,600	3,175,200	3,333,960	3,500,658
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)	1,680	50,400	604,800	635,040	666,792
Less Variable Expense					
Rent		1,300	15,600	15,600	15,600
Electricity bill		1,300	15,600	16,000	16,500
Transportation		1,400	16,800	17,200	17,500
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		30,000	360,000	360,000	360,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator		300	3,600	3,600	3,600
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		40,100	481,200	482,200	483,300
Net Profit (E)= [C-D]		10,300	123,600	152,840	183,492
Investment Payback			32,000	32,000	32,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	123,600	152,840	183,492
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		91,600	212,440
	Total Cash Inflow	203,600	244,440	395,932
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	91,600	212,440	363,932

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 13 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











গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: ইকবাল হোসেন
Name: IQBAL HOSSAIN

পিতা: মৃত মোঃ ইউনুস

মাতা: ফিরোজা বেগম

Date of Birth: 05 Jan 1978 → ১৯৮৪

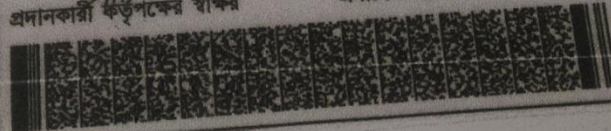
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাঠানো গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: বেহু গাজীর বাড়ী, গ্রাম/রাস্তা: দক্ষিণ খানে বাড়ী, ৩৪নং
দক্ষিণ খানে বাড়ী, ডাকঘর: শশদি এস ও - ৩৯০২, ফেনী সদর, ফেনী

প্রদানকারী কর্মপত্রের স্বাক্ষর

প্রদানের তারিখ: ২২/১২/২০১৫



FAMILY PICTURE

