

Proposed NU Business Name: **BACCHU METAL**



Project identification and prepared by: MD Anisar Rahman
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUL GANI
Age	:	11-12-1994 (22 Years)
Education, till to date	:	Class V
Marital status	:	Unmarreid
Children	:	NA
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	Vill: Jagathpur , P.O: Taltoli , P.S: Dagonbhuiyan, 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	:	JOHURA BEGUM
(iii) Father's name	:	ABDUL HAI
(iv) GB member's info	:	Branch : Kompaniganj(Beyond Island) , Centre : 26 (Female), Member ID: 2748/2 , Group No: 02 Member since: 01-01-2010 (06 Years) First loan: BDT 3000
Further Information:		Existing loan: BDT 10000 Outstanding loan: BDT 10000
(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	:	11 years experience in running business. 06 Years in own business. He has 05 years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01822-763706
Family's Contact No.	:	01869-885094
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSHURA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	BACCHU METAL
Location	:	Taltoli Baazar
Total Investment in BDT	:	BDT 255000/-
Financing	:	Self BDT 185000/- (from existing business) 73% Required Investment BDT 70000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Steel, Iron, Almirah.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 02 employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

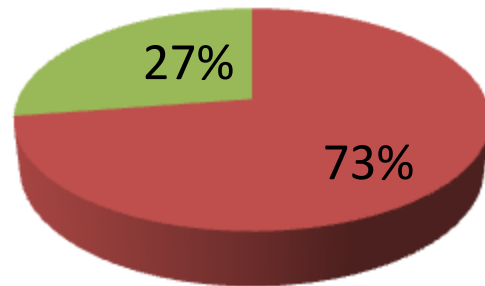
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Steel & Iron items	5500	165000	1980000
Total Sales(A)	5500	165000	1980000
Less Variable Expense (B)			
Steel & Iron items	4675	140250	1683000
Total Variable Expense	4675	140250	1683000
Contributon Margin (CM) [C=(A-B)]	825	24750	297000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Intertainment		300	3600
Mobil Bill		500	6000
Total Fixed Cost (D)		16800	201600
Net Profit (E)= [C-D]		7950	95400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Iron	1	80000	80000	0.5	80000	40000	120000
Steel	1	60000	60000	1	30000	30000	90000
Almirah	2	20000	40000			0	40000
Security			5000			0	5000
Total	4		185000	1.5		70,000	255000

Source of Finance



- Entrepreneur's Contribution 185,000
- Investor's Investment 70,000
- Total 255,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Steel & Iron items	8100	243000	2916000	3061800	3214890
Total Sales(A)	8100	243000	2916000	3061800	3214890
Less Variable Expense (B)					
Steel & Iron items	6885	206550	2478600	2602530	2732657
Total Variable Expense	6885	206550	2478600	2602530	2732657
Contributon Margin (CM) [C=(A-B)]	1215	36450	437400	459270	482234
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		13000	156000	156000	156000
Entertainment		300	3600	3600	3600
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		21800	261600	262300	263015
Net Profit (E)= [C-D]		14650	175800	184590	193820
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	175,800	184590	193819.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		147800	304390
	Total Cash Inflow	245,800	332,390	498,210
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	147,800	304,390	470,210

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 11 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











FAMILY PICTURE

