

Proposed NU Business Name: **SANZIDA METAL**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SALA UDDIN
Age	:	15-04-1989 (28 Years)
Education, till to date	:	Class 07
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: Betagaon ; P.O: Aftab Bibir Hatt ; P.S: Feni Sadar ; 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	:	SALEHA KHATUN
(iii) Father's name	:	MD. ABU TOIYOB
(iv) GB member's info	:	Branch: Kuthir Hatt ; Centre # 19 (Female), Member ID: 4021, Group No: 08 Member since: 29-05-2003 To 04/06/2009 (6 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(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	:	9 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01814-818358
Family's Contact No.	:	01628-614806
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALEHA KHATUN joined Grameen Bank since 06 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	:	SANZIDA METAL
Location	:	Master er Dokan, Betagaon, Feni
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 30 ft= 360 square ft
Security	:	20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Showcase, Almira, Shocase, Square bar, Engle, Plen Shitt, Zedbar etc.▪Average 25% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 04 employee.▪Collects goods from Feni .▪Agreed grace period is 3 months.

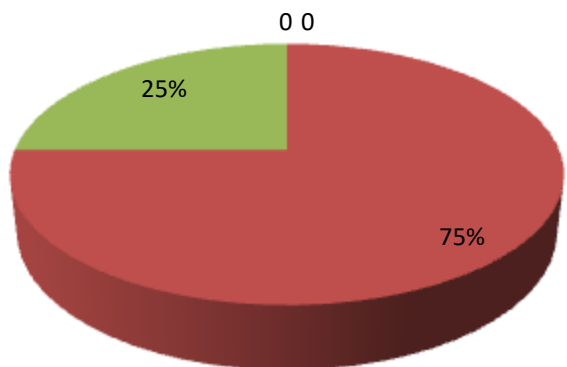
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Showcase, Almira, Shocase, Square bar, Engle, Plen Shitt, Zedbar etc.		120,000	1,440,000
Total Sales (A)		120,000	1,440,000
Less Variable Expense			
Showcase, Almira, Shocase, Square bar, Engle, Plen Shitt, Zedbar etc.		90,000	1,080,000
Total variable Expense (B)		90,000	1,080,000
Contribution Margin (CM) [C=(A-B)]		30,000	360,000
Less Variable Expense			
Rent		1,200	14,400
Electricity bill		700	8,400
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary(Staff)		16,000	192,000
Entertainment		500	6,000
Mobile bill		300	3,600
Total fixed cost (D)		25,700	308,400
Net Profit (E)= [C-D]		4,300	51,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Plane Sheet	100	84	8,400	100	84	8400	16,800
Sqare Bar	100	53	5,300	100	53	5,300	10,600
Zed Bar	50	50	2,500	100	50	5,000	7,500
Engle	50	53	2,650	100	53	5,300	7,950
Plate Bar	60	40	2,400	0	0	0	2,400
Almira	2	20000	40,000	0	0	0	40,000
Shocase	1	18000	18,000	0	0	0	18,000
Rake	3	9000	27,000	0	0	0	27,000
Khatt	1	10000	10,000	0	0	0	10,000
Others	0	0	13,750	0	0	26000	39,750
Security	1	0	20,000	0	0	0	20,000
Total	368	57280	150,000	400	240	50,000	200,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Showcase, Almira, Steel Door and Win door etc		130,000	1560000	1638000	1719900
Total Sales (A)		130,000	1560000	1638000	1719900
Less Variable Expense					
Showcase, Almira, Steel Door and Win door etc		97,500	1170000	1228500	1289925
Total variable Expense (B)		97,500	1170000	1228500	1289925
Contribution Margin (CM) [C=(A-B)		32,500	390000	409500	429975
Less Variable Expense					
Rent		1,200	14,400	14,400	14,400
Electricity bill		1,000	12,000	12,500	13,000
Transportation		2,500	30,000	30,500	31,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		16,000	192,000	192,000	192,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		26,600	319,200	320,400	321,700
Net Profit (E)= [C-D]		5,900	70,800	89,100	108,275
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	70,800	89,100	108,275
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50,800	119,900
	Total Cash Inflow	120,800	139,900	228,175
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	50,800	119,900	208,175

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 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

