Proposed NU Business Name: MA MONI STEEL& ENGNEREING WORKSHOP

Project identification and prepared by: Md. Barek Ali Tangail Sadar Unit, Tangail Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD.LALCHAN		
Age	:	19-01-1991(31 Years)		
Education, till to date	:	Class Five		
Marital status	:	Married		
Children	:	1Son		
No. of siblings:	:	No Brothers no sister		
Address	:	Vill:Gopalpur, P.O:Baghil , P.S: Tangail Sadar , Dist: Tangail.		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father JAMELA BEGUM RAMJAN ALI Branch: Shifleata, Centre # 42 (Female), Member ID:3296, Group No: 03 Member since:03/02/2007 at still now. First loan: BDT 10000 /-		
Further Information: (v) Who pays GB loan installment		Outstanding loan: 10000/- Mather		
(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	:	04 years experience in running business.
Training Info	:	He has 13 years training
Other Own/Family Sources of Income		Agriculture
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01753972775
Family's Contact No.	:	Nil
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

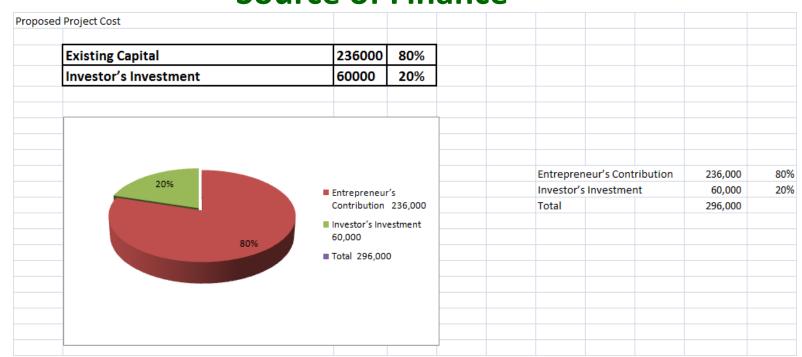
JAMELA BEGUM joined Grameen Bank 10 years ago. At first she took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info			
Business Name	:	MA MONI STEEL&ENGNEREIN WORKSHOP	
Location	:	Bashakhanpur Bazar, Tangail sadar, Tangail.	
Total Investment in BDT	:	BDT 296,000/-	
Financing	:	Self BDT 236,000/- (from existing business)80% Required Investment BDT 60,000/- (as equity) 20%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	20 ft x 7 ft= 140 square ft	
Security of the shop	:	40,000/-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; , , palenshit, Squarebar, S, Almari, shokes, Box , etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing 5employee. The shop is rented. Collects goods from Tangail. Agreed grace period is 3 months. 	

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Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Pelen sheet, ,Sqeuarbar, Almari,Shokes,bakso,					
etc.	8,000	240,000	2,880,000		
Total Sales (A)	8,000	240,000	2,880,000		
Less. Variable Expense					
Pelen sheet, ,Sqeuarbar, Almari,Shokes,bakso,					
etc.	6,500	195,000	2,340,000		
Total variable Expense (B)	6,500	195,000	2,340,000		
	1500	-	540,000		
Less. Fixed Expense					
Rent		1500	18000		
Electricity Bill		1500	18000		
Transportation		1500	18000		
Salary(Self)		5000	60000		
Salary(Staff)		30000	360000		
Entertainment		300	3600		
Mobile Bill		300	3600		
Total fixed Cost (D)		40100	481200		
Net Profit (E) [C-D)		4900	58800		

investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Plane sheet	28,000	30000	58000		
Square bar	106,000	30000	136000		
Al mari	80,000	0	80,000		
Shokose	12,000	0	12000		
Вох	10,000	0	10,000		
Security	40000	0	40,000		
Others	0	0	C		
Total:-	236,000	60,000	296,000		

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Plane sheet, Sqeuare bar , Almari , Shokes, box.etc.	8000	240,000	2880,000	3024000
Total Sales (A)	8000	240,000	2880,000	3024000
Less. Variable Expense				
Plane sheet,Sqeuare bar ,Almari ,Shokes,box.etc.	6500	195000	2,340,000	2457000
Total variable Expense (B)	6500	195000	2340,000	2457000
	1500	45000	540,000	567000
Less. Fixed Expense				
Rent		1,500	18000	18,000
Electricity Bill		1500	18,000	18,500
Transportation		1500	18,000	18200
Salary(Self)		5,000	60,000	60,000
Salary(Staff)		30000	360,000	360,000
Entertainment		300	3600	3600
Mobile Bill		300	3600	3600
Total Fixed Cost		40100	481200	481900
Net Profit (E) [C-D)		4900	58800	85100
Investment Payback			36,000	36,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	0
1.2	Net Profit	58800	85100
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus	0	22800
	Total Cash Inflow	118800	107900
2	Cash Outflow		
2.1	Purchase of Product	60,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	22800	71900

SWOT ANALYSIS

Strength

Employment: Self: 5 Family:0 Others:

Experience & Skill: 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

