

Proposed NU Business Name: **SHIMU STEEL**



Project identification and prepared by: Md.Mizanur Rahman,
Bogra Shadar Unit, Bogra.

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NELOO FAKIR
Age	:	12-10-1988 (29 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother 2 Sister
Address	:	Vill:Mondoldhoron, P.O: Jhorgachahat, P.S: Bogra shadarDist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. AMBIA BEGUM
(iii) Father's name	:	MD. BULU FAKIR
(iv) GB member's info	:	Branch: Rameshorpur,Gabtoli, Centre # 39(Female), Member ID: 11034, Group No: 11 Member since: 10-01-2004 (13 Years) First loan: BDT 4000
Further Information:		Existing Loan: BDT 10,000/- Outstanding loan: BDT 4,500/-
(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	:	20 years experience in running business 14 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-464979
Mother's Contact No.	:	01720-471492
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMBIA BEGUM joined Grameen Bank since 13 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIMU STEEL
Location	:	Mondoldhonron,Jhorgashahat, Bogra shadar,Bogra
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 50,000/-(from existing business) 62% Required Investment BDT 30,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 30 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Door, Window,Grill,Angle bar, etc.▪ 20% Gain of sale.▪The business is operating by entrepreneur. Existing 01 employee.▪01 will be appointed in the future.▪Collects goods from Bogura.▪Agreed grace period is 3 months.

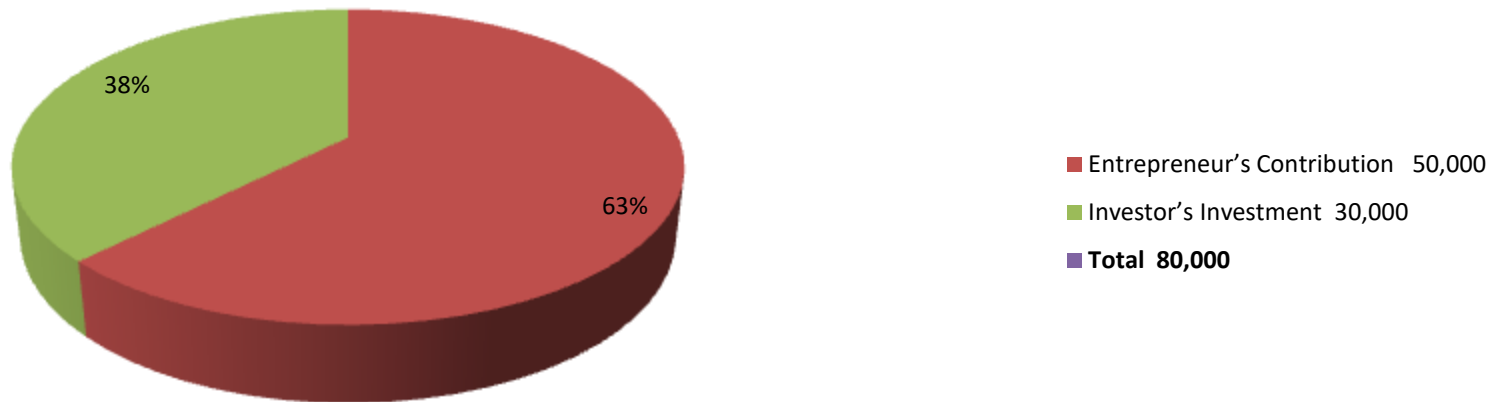
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Door, Window,Grill,Angle bar, Sales	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Door, Window,Grill,Angle, bar,Product Cost	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity Bill		1,000	12,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		12,000	144,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bar	200	50	10,000	200	50	10,000	20,000
Angle	200	50	10,000	200	50	10,000	20,000
Sheet	200	100	20,000	200	0	0	20,000
Pati	50	50	2,500	50	50	2,500	5,000
Others	1	7500	7,500	1	7500	7,500	15,000
Total	0	0	50,000	0	0	30,000	80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Door, Window,Grill,Angle bar, Sales	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Door, Window,Grill,Angle, bar,ProductCost	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400	317,520
Electricity Bill		1,000	12,000	12,000	12,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		12,100	145,200	145,200	145,200
Net Profit (E) [C-D)		11,900	142,800	157,200	172,320
Investment Payback			12,000	12,000	12,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	142,800	157,200	172,320
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		122,800	260,000
	Total Cash Inflow	192,800	280,000	432,320
2	Cash Outflow			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	122,800	260,000	412,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 20 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mondoldhoron,Jhorgacha
hat,Bogra.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

