

Proposed NU Business Name:M/S SOUROV STEEL PRODUCTION



Project identification and prepared by: Md Shahadat hossain,
Dhonbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHEKH MD.SOHEL RANA
Age	:	07-06-1988 (30 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	0 Dauther 01 Son
No. of siblings:	:	01 Brothers 0 Sisters
Address	:	Vill: Chalas,P.O: dhanbari,P.S: dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SUFIA BEGUM
(iii) Father's name	:	MD.MOTALEB SHEIKH
(iv) GB member's info	:	Branch: Kendua Centre # 02 (Female), Member ID:1035/1 , Group No: 03 Member since: 2004 2014(14Years) First loan: BDT = 5000 Last Loan = 20,000
Further Information:	:	Outstanding loan:= 0
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	09 years of business experience.
Own Business and Training Info	:	09 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-397809
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SUFIA BEGUM joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

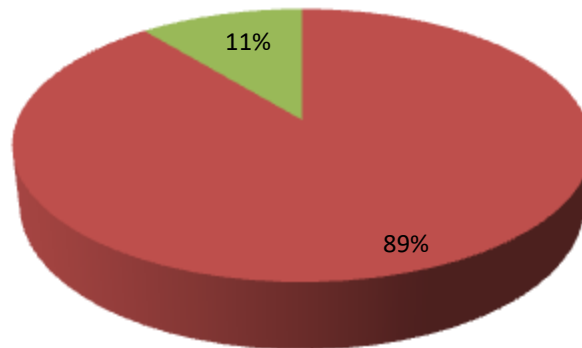
Business Name	:	M/S SOUROV STEEL PRODUCTION
Location	:	Dhanbari road,Dhonbari,Tangail
Total Investment in BDT	:	BDT 732,000/-
Financing	:	Self BDT 652,000/- (from existing business) 89% Required Investment BDT 80,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40ft x 20ft= 800 square ft
Security of the shop	:	BDT 180,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; box,alna etc.▪Average 15 % gain on sales.▪The business is operating by entrepreneur. Existing 05 employee.▪The shop is rented▪Collects goods from .Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
box,alna	25,000	750,000	9,000,000
servics	0	0	0
Total Sales (A)	25,000	750,000	9,000,000
Less. Variable Expense			
box,alna	21,250	637,500	7,650,000
Total variable Expense (B)	21,250	637,500	7,650,000
Contribution Margin (CM) [C=(A-B)]	3,750	112,500	1,350,000
Less. Fixed Expense			
Rent		9,500	114,000
Electricity Bill		1500	18,000
Transportation		0	0
Salary (self)		5000	60,000
Salary (staff)		60000	720,000
Entertainment		2,500	30,000
Graud Bill		80	960
Generator Bill		800	9,600
Mobile Bill		200	2,400
Total fixed Cost (D)		79,580	954,960
Net Profit (E) [C-D]		32,920	395,040

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
box	67p	3200	214000	box	25p	3200	80,000	294,000
rak	50p	2850	142000	rak				142,000
alna	18p	900	16000	alna				16,000
				0				0
				0				0
				0		0	0	0
				0		0	0	0
				0		0	0	0
	0	0	0	0		0	0	0
Others			100000	Others			0	100,000
Security of Shop			180000					180000
Machinaries			0	Machinaries			0	0
Total			652,000				80,000	732,000

Source of Finance



- Entrepreneur's Contribution
652,000
- Investor's Investment
80,000
- Total 732,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
box,alna	30,000	900,000	10,800,000	11,340,000	11,907,000
services	0	0	0	0	0
Total Sales (A)	30,000	900,000	10,800,000	11,340,000	11,907,000
Less. Variable Expense					
box,alna	25,500	765,000	9,180,000	9,639,000	10,120,950
Total variable Expense (B)	25,500	765,000	9,180,000	9,639,000	10,120,950
Contribution Margin (CM) [C=(A-B)]	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Fixed Expense					
Rent		9,500	114,000	114,000	114,000
Electricity Bill		1650	19,800	20,790	21,830
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		60,000	720,000	720,000	720,000
Entertainment		2,750	33,000	34,650	36,383
Graud Bill		88	1,056	1,109	1,164
Generator Bill		840	10,080	10,584	11,113
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		80,038	960,456	963,779	967,268
Net Profit (E) [C-D]		54,962	659,544	737,221	818,782

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	80,000		
1.2	Net Profit	659,544	737,221	818,782
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		627,544	1,332,765
	Total Cash Inflow	739,544	1,364,765	2,151,547
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	627,544	1,332,765	2,119,547

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

