

# Proposed NU Business Name: **MAA BABA STEEL HOUSE**



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Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SODHIR CHANDRA DAS</b>
Age	:	15-08-1988 (27 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers
Address	:	Vill: Sohdebpur, P.O: Terki, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>SAGOREE RANEE DAS</b>
(iii) Father's name	:	<b>SOSHEEL CHANDRA DAS</b>
(iv) GB member's info	:	Branch: Khilda Kalihati, Centre # 52 (Male), Member ID: 3764, Group No: 01 Member since: 08-01-1984 to 20-02-2014 (30 Years) First loan:2,500 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Brother
(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	:	Nine years experience in running business. He has training for 5 years.
Other Own/Family Sources of Income	:	Motor Parts Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-586684
Mother Contact No.	:	01716-328251
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Sosheel Chandra Das joined Grameen Bank since 30 years ago . At first he took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA BABA STEEL HOUSE</b>
Location	:	Khayer para bus stand, Tangail.
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 2,50,000(from existing business) 56% Required Investment BDT 2,00,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	45 ft x 15 ft= 675 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Plain Sheet, Almirah, Showcase, File cabinet, steel (rod),steel box etc.</li> <li>▪Average 35% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing two employees.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Dhaka, Nazirabad.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

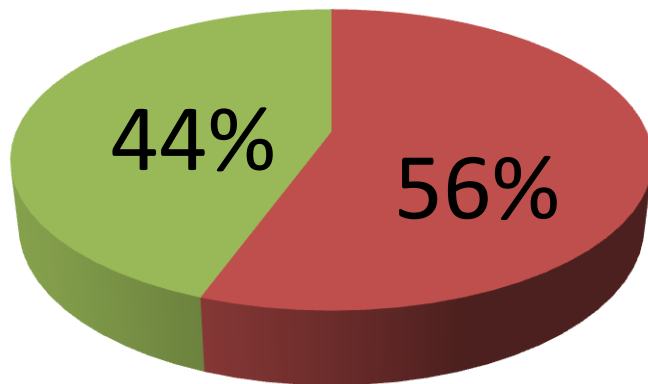
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Almirah, File Cabinet, showcase etc	75,000	900,000
<b>Total Sales (A)</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>		
Plain sheet, steel etc	48,750	585,000
<b>Total variable Expense (B)</b>	<b>48,750</b>	<b>585,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>26,250</b>	<b>315,000</b>
<b>Less. Fixed Expense</b>		
Rent	2,000	24,000
Electricity Bill	800	9,600
Mobile Bill	300	3,600
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary (staff)	8,000	96,000
Entertainment	300	3,600
<b>Total fixed Cost (D)</b>	<b>17,400</b>	<b>208,800</b>
<b>Net Profit (E) [C-D]</b>	<b>8,850</b>	<b>106,200</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bhaj Machine	75,000	-	75,000
Steel Almirah (3)	50,000	-	50,000
Showcase, Box, Rack, File Cabinet	50,000	-	50,000
Plain Sheet, Steel (rod)	40,000	2,00,000	2,40,000
Welding machine, drill machine	15,000	-	15,000
Security	20,000	-	20,000
<b>Total</b>	<b>2,50,000</b>	<b>2,00,000</b>	<b>4,50,000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 200,000
- Total 450,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Almirah,File Cabinet, showcase etc	115,000	1,380,000	1,449,000	1,521,450
<b>Total Sales (A)</b>	<b>115,000</b>	<b>1,380,000</b>	<b>1,449,000</b>	<b>1,521,450</b>
<b>Less. Variable Expense</b>				
Plain sheet, steel etc	74,750	897,000	941,850	988,943
<b>Total variable Expense (B)</b>	<b>74,750</b>	<b>897,000</b>	<b>941,850</b>	<b>988,943</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>40,250</b>	<b>483,000</b>	<b>507,150</b>	<b>532,508</b>
<b>Less. Fixed Expense</b>				
Rent	2,000	24,000	24,000	24,000
Electricity Bill	800	9,600	10,500	12,000
Mobile bill & SMS Monitoring	400	4,800	5,200	5,800
Transportation	1,500	18,000	20,000	22,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	12,000	144,000	144,000	144,000
Entertainment	400	4,800	5,200	5,600
<b>Non Cash Item</b>				
Depreciation	250	3,000	3,000	3,000
<b>Total Fixed Cost</b>	<b>22,350</b>	<b>268,200</b>	<b>271,900</b>	<b>276,400</b>
<b>Net Profit (E) [C-D]</b>	<b>17,900</b>	<b>214,800</b>	<b>235,250</b>	<b>256,108</b>
<b>Investment Payback</b>		<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	214,800	235,250	256,108
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		137,800	296,050
	<b>Total Cash Inflow</b>	<b>417,800</b>	<b>376,050</b>	<b>555,158</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>137,800</b>	<b>296,050</b>	<b>475,158</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:2  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























































# FAMILY PICTURE

