Proposed NU Business Name: M S NEW ELENGA STEEL



Project identification and prepared by: Md Sirajul Islam, Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD SOHIDUL ISLAM		
Age	:	01-08-1982 (33 Years)		
Education, till to date	:	Class Seven		
Marital status	:	Married		
Children	:	1 Son & 1 Daughter		
No. of siblings:	:	4 Brothers & 2 Sisters		
Address	:	Vill: Elenga, P.O: Elenga, P.S: Kalihati, 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 MOST. ROKEYA BEGUM MD HAJRAR ALI Branch: Elenga Kalihati Centre # 38 (Female), Member ID: 2455, Group No: 02 Member since: 25-01-1992 to 2008 (16 Years) First loan: 2,500 taka.		
Further Information:		Outstanding loan: Nil Father		
(v) Who pays GB loan installment (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	•••	Fifteen years experience in running business.
Training Info	:	He has training for five years.
Other Own/Family Sources of Income		Fathers Income (Agriculture)
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01718-800158
Brother Contact No.	:	01748-655647
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

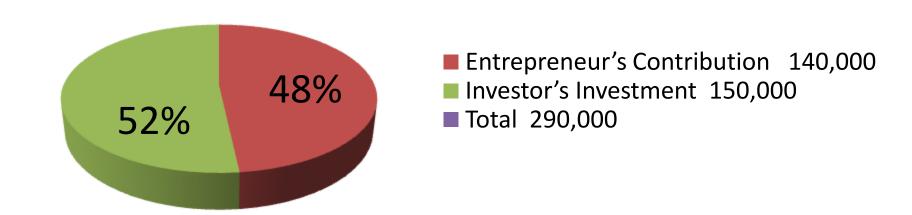
MOST. ROKEYA BEGUM joined Grameen Bank since 16 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info				
Business Name	:	M S NEW ELENGA STEEL		
Location	:	Baganbari road, Elenga, Kalihati, Tangail.		
Total Investment in BDT	:	BDT 2,90,000		
Financing	:	Self BDT 1,40,000(from existing business) 48%		
		Required Investment BDT 1,50,000(as equity) 52%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	30 ft x 15 ft= 450 square ft		
Security	:	BDT 50,000		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; grill, collapsible gate, rack, showcase, Almirah etc. Average 35% gain on sales. The business is operating by entrepreneur. Existing two employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Elenga, Tangail. Agreed grace period is 4 months. 		

Existing Business (BDT)				
Particular	Monthly	Yearly		
Revenue (sales)				
Grill, collapsible gate, rack, showcase, etc	75,000	900,000		
Total Sales (A)	75,000	900,000		
Less. Variable Expense				
Grill, collapsible gate, rack, showcase, etc	48,750	585,000		
Total variable Expense (B)	48,750	585,000		
Contribution Margin (CM) [C=(A-B)	26,250	315,000		
Less. Fixed Expense				
Rent	3,000	36,000		
Electricity bill	1,200	14,400		
Generator bill	200	2,400		
Mobile Bill	200	2,400		
Transportation	3,000	36,000		
Salary (self)	5,000	60,000		
Salary (Staff)	6,000	72,000		
Entertainment	300	3,600		
Total fixed Cost (D)	18,900	226,800		
Net Profit (E) [C-D)	7,350	88,200		

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Steel gate (1 x 20,000), rack, showcase (1 x 15,000), Almirah (2 x 17,000), Trunk (1 x 6,000) etc	75,000	-	75,000			
Square bar, Flat bar, Angle, Cable	5,000	-	5,000			
Square bar (52 x 950kg), Flat bar (1 ton x 48,000), Angle (1 ton x 50,000), Cable (2,600)	-	1,50,000	1,50,000			
Bhaj Machine (40,000), Wielding Machine(10,000), Gazdril(10,000)	60,000	-	60,000			
Total	1,40,000	1,50,000	2,90,000			

Source of Finance



Financial Projection (BDT)						
Particular	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)						
grill, collapsible gate, rack, showcase, etc	110,000	1,320,000	1,386,000	1,455,300		
Total Sales (A)	110,000	1,320,000	1,386,000	1,455,300		
Less. Variable Expense						
grill, collapsible gate, rack, showcase, etc	71,500	858,000	900,900	945,945		
Total variable Expense (B)	71,500	858,000	900,900	945,945		
Contribution Margin (CM) [C=(A-B)	38,500	462,000	485,100	509,355		
Less. Fixed Expense						
Rent	3,000	36,000	36,000	36,000		
Electricity bill	1,500	18,000	19,000	20,000		
Mobile bill & SMS Monitoring	300	3,600	4,000	4,500		
Transportation	4,000	48,000	50,000	52,000		
Salary (self)	5,000	60,000	60,000	60,000		
Salary (Staff)	9,000	108,000	108,000	108,000		
Entertainment	500	6,000	7,000	8,000		
Non Cashi Item						
Depreciation	1,000	12,000	12,000	12,000		
Total Fixed Cost	24,300	291,600	296,000	300,500		
Net Profit (E) [C-D)	14,200	170,400	189,100	208,855		
Investment Payback		60,000	60,000	60,000		

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	170,400	189,100	208,855
1.3	Depreciation (Non cash item)	12,000	12,000	12,000
1.4	Opening Balance of Cash Surplus		122,400	263,500
	Total Cash Inflow	332,400	323,500	484,355
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	122,400	263,500	424,355

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:04

Experience & Skill: 03 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





























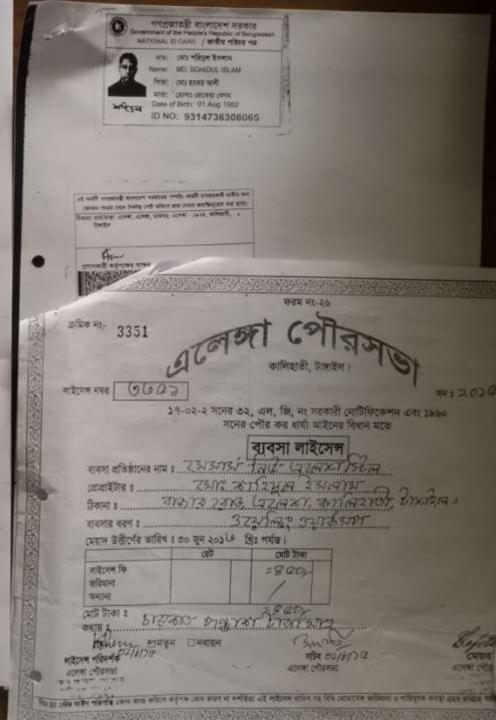
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দোকান ঘর ভাড়ার চুক্তিপত্র

হণার পাছ হ ১ : মোহ পাছজারান ২ : শতকের হোসেন শিক্ষা- পেথ অন্দী হোসেন হাম - মাকথর র এলেকা, উপায়েলা র কালিবারী, জেলার টাপাইলা :

বছ লক মোঃ শহীনুল ইনলাম, পিতাঃ মোঃ হমঃর আদী রামঃ এদেলা, ভারমর ৫ এদেলা উপজেলাঃ কলিহাতী, মেলাঃ টালাইল।

দেশবন পামা ৩২



FAMILY PICTURE

