

Proposed NU Business Name: **NIROB STEEL WORKSHOP**



Project identification and prepared by: Md. Habil uddin shah,
Dohar Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAIFUL MOLLA
Age	:	16-07-1982 (35 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	06 Brothers 3 Sister
Address	:	Vill: Raipara P.O: kalamganj P.S: Dohar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOHIRON
(iii) Father's name	:	LET. SHIRAJ MOLLA
(iv) GB member's info	:	Branch: Kushumhati, Centre # 14 (Female), Member ID: 1884, Group No: 06 Member since: 1988-2017(29 years) First loan: BDT 4,000/- Existing loan: BDT 20,000/- Outstanding loan: 20000
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	10 years experience in running business. 10 years in own experience He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727766094
Mother's Contact No.	:	01960514056
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOHIRON joined Grameen Bank since 29 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

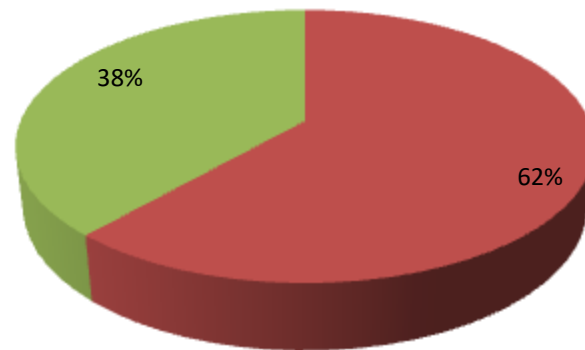
Proposed Nobin Udyokta Business Info

Business Name	:	NIROB STEEL WORKSHOP
Location	:	Palamganj,Fultola,Dohar ,Dhaka
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000(from existing business) 62% Required Investment BDT 50,000(as equity) 38 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	27 ft x 20 ft= 540 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: Motore,Machine, etc. ▪Existing 3 Employee. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rented. ▪Collects goods Joypara. ▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Motore,Machine, etc.	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Motore,Machine, etc.	1750	52500	630000
Total Variable Expense	1750	52500	630000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		300	3600
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		9000	108000
Entertainment		300	3600
Guard		0	0
Generator		300	3600
Mobile Bill		200	2400
Total Fixed Cost (D)		18100	217200
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Motore,Machine, etc.			80,000			50,000	130,000
						0	
	0	0	80,000	0	0	50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Motore,Machine, etc.	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Motore,Machine, etc.	2100	63000	756000	793800	833490
Total Variable Expense	2100	63000	756000	793800	833490
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1000	12000	12300	12600
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9100	109200	110200	111230
Net Profit (E)= [C-D]		17900	214800	225540	236817
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	214,800	225540	236817
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		194800	400340
	Total Cash Inflow	264,800	420,340	637,157
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	194,800	400,340	617,157

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bridge Near Primary
School, Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

