

Proposed NU Business Name: **M.S TALUKDER STEEL**



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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAKERUL ISLAM TALUKDAR
Age	:	30-12-1983(34 Years)
Education, till to date	:	Class: 8
Marital status	:	Married
Children	:	1 Son,1 Daughter
No. of siblings:	:	01 Sister, 5 Brothers
Address	:	Vill: Shalgram, P.O: Shalgram, Thana: Adomdighi,Dist: 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. KHOTEJA BEGUM
(iii) Father's name	:	MD. ABU HOSSAIN TALUKDER
(iv) GB member's info	:	Branch: Adomdighi , Centre # 73/ (Female), Member ID: 6499/1 Group No: 08 Member since: 02-03-2007 (10Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: 14,720
(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	:	15 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-136246
Mother's Contact No.	:	01983-211719
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KHOTEJA BEGUM joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M.S TALUKDER STEEL
Location	:	Shalgram, Adomdighi, Bogra
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 290,000/-(from existing business) 85% Required Investment BDT 50,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Steel Shoket, misk set, melamain board, etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

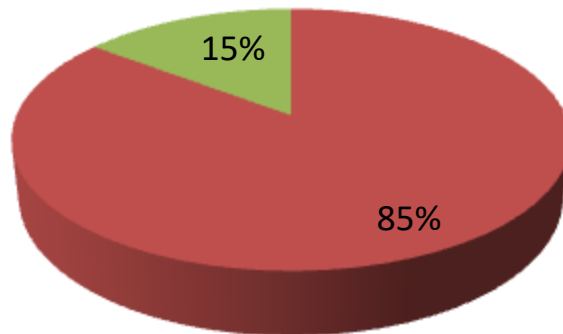
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Food item	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
	500	15000	180000
Total variable Expense (B)	500	15000	180000
Contribution Margin (CM) [C=(A-B)]	4,500	135000	1620000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		200	2400
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		200	2400
Total fixed cost (D)		7,000	84000
Net Profit (E)= [C-D]		128,000	1536000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Steel Shoket	10	8,000	80,000				80,000
Misk set	10	3,000	30,000	10	3,000	30,000	60,000
Melamain Board	5	10,000	50,000	2	10,000	20,000	70,000
Maicro soket	5	12,000	60,000				60,000
Desin table	4	5,000	20,000				20,000
Others			50,000				50,000
Total	34		290,000			50,000	340,000

Source of Finance



■ Entrepreneur's Contribution 290,000

■ Investor's Investment 50,000

■ Total 340,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	6,000	180000	2160000	2268000	2381400
Total Sales (A)	6,000	180000	2160000	2268000	2381400
Less Variable Expense				0	0
	600	18000	216000	226800	238140
Total variable Expense (B)	600	18000	216000	226800	238140
Contribution Margin (CM) [C=(A-B)]	5,400	162000	1944000	2041200	2143260
Less Variable Expense				0	0
Rent		1,000	12000	12600	13230
Electricity bill		700	8400	8820	9261
Transportation		200	2400	2520	2646
Salary (self)		5,000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		100	1200	1260	1323
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		7,300	87600	91980	96579
Net Profit (E)= [C-D]		154,700	1856400	1949220	2046681
Investment Payback			20,000	20,000	20,000

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

SR#	<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	1856400	1949220	2046681
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,836,400	3,765,620
	Total Cash Inflow	1,906,400	3,785,620	5,812,301
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	1,836,400	3765620	5792301

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family: Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; , Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

