

## Proposed NU Business Name: **JASIM STEEL & ENGINEERING**



Project identification and prepared by: Md. Yasin Alam  
Sreenagar unit, Munshigonj  
Project verified by: Md. Sirajul Islam



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

Name	:	<b>Jasim Sheikh</b>
Age	:	17-12-1988(29Years)
Education, till to date	:	Class vii
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brother 01 sister
Address	:	Vill:North tazpurP.O ;Tazpur P.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SIRINA BEGUM</b>
(iii) Father's name	:	<b>AMIR SHEIKH</b>
(iv) GB member's info	:	Branch: Imamgonj, Centre # 23(Female), Member ID: 1563, Group No: 04 Member since:01-01-2001-2008(07years) First loan: BDT 3000/- Exting loan: 20,000/- Outstanding loan:Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& 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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01859517342
Family's Contact No.	:	01835551812
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SIRINA BEGUM** joined Grameen Bank since 07 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JASIM STEEL &amp; ENGINEERING</b>
Location	:	Nimtala,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 365,000
Financing	:	Self BDT 285,000/- (from existing business)78% Required Investment BDT 80,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	BDT 100000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Almirah,sukes,trank etc</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The sop is rented.</li><li>▪Collects goods from Nayabazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

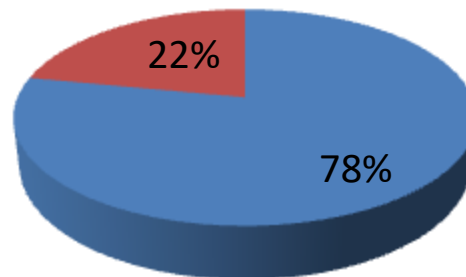
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Almirah,sukes,trank etc	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	5,000	150,000	1,800,000
<b>Less. Variable Expense</b>			
Almirah,sukes,trank etc	4,000	120,000	1,440,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
Rent		6,500	78,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		8000	96,000
Entertainment		100	1,200
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>20,700</b>	<b>248,400</b>
<b>Net Profit (E) [C-D)</b>		<b>9,300</b>	<b>111,600</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Almirah	3	15000	45000		4	15000	60,000	105,000
sukes	4	12000	48000		1	20000	20,000	68,000
trank	2	7000	14000		0	0	0	14,000
file cabinet	1	8000	8000		0	0	0	8,000
vaj machine	1	70000	70000		0	0	0	70,000
Security			100000			0	0	100,000
<b>Total</b>			285000			35000	80,000	<b>365,000</b>

## Source of finance

■ Entrepreneur investment 285,000   
 ■ Investore investment 80,000   
 ■ Total investment 365,000



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year+5%</b>	<b>3rd year+5%</b>
<b>Revenue (sales)</b>					
Almirah,sukes,trank etc	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>					
Almirah,sukes,trank etc	4,800	144,000	1,728,000	1,814,400	1,905,120
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,814,400</b>	<b>1,905,120</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>					
Rent		6,500	78,000	78,000	78,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		8,000	96,000	96,000	96,000
Entertainment		100	1,200	1,260	1,323
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	14,000	14,000	14,000
<b>Total Fixed Cost</b>		<b>20,700</b>	<b>262,400</b>	<b>263,120</b>	<b>263,876</b>
<b>Net Profit (E) [C-D)</b>		<b>15,300</b>	<b>169,600</b>	<b>190,480</b>	<b>212,404</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	<b>169,600</b>	<b>190,480</b>	<b>212,404</b>
1.3	Depreciation (Non cash item)	14000	14000	14000
1.4	Opening Balance of Cash Surplus		151,600	324,080
	<b>Total Cash Inflow</b>	<b>263,600</b>	<b>356,080</b>	<b>550,484</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>151,600</b>	<b>324,080</b>	<b>518,484</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 02 Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Own Business :04  
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











