

Proposed NU Business Name: **CHOA STEEL HOUSE**



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Dhigor Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SANET
Age	:	15-01-1986 (29 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Kashtola, P.O: Kalihati, P.S: Ghatail, 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	:	MOST. SHIRIN BEGUM
(iii) Father's name	:	MD SAMSUL HOQ
(iv) GB member's info	:	Branch: Brahmmonshason Ghatail, Centre # 46 (Male), Member ID: 3065/1, Group No: 07 Member since: 21-05-1981 (34 Years) First loan: BDT 2,500/- Outstanding loan: Nil
Further Information:		
(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	:	Ten years experience in running business. He has four years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01741-276699
Mother's Contact No.	:	01671-833973
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD SAMSUL HOQ joined Grameen Bank since 34 years ago. At first he took 3000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	CHOA STEEL HOUSE
Location	:	Kashtola road, Hamidpur, Ghatail, Tangail
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,20,000/- (from existing business) 60% Required Investment BDT 80,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	35 ft x 20 ft= 700 square ft
Security of the shop	:	BDT 6,000/-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of steel furniture.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Kalihati, Tangail.▪Agreed grace period is 4 months.

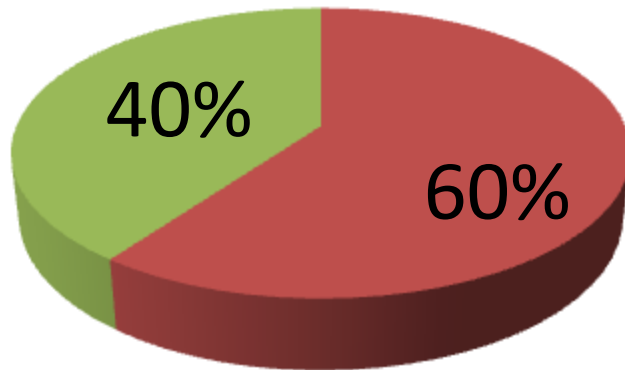
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Steel Furniture	66,500	798,000
Total Sales (A)	66,500	798,000
Less. Variable Expense		
Steel Furniture	46,550	558,600
Total variable Expense (B)	46,550	558,600
Contribution Margin (CM) [C=(A-B)]	19,950	239,400
Less. Fixed Expense		
Rent	3,000	36,000
Electricity Bill	800	9,600
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Salary (staff)	3,000	36,000
Entertainment	400	4,800
Total fixed Cost (D)	13,600	163,200
Net Profit (E) [C-D]	6,350	76,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Almira (1)	16,000	-	16,000
Showcase (2 x 10,000)	20,000	-	20,000
Meat Self (1)	4,000	-	4,000
Bhaj Machine (1)	63,000	-	63,000
Wielding Machine (1)	10,000	-	10,000
Pump Machine (1)	7,000	-	7,000
Sheet (500kg x 100)	-	50,000	50,000
Lock (200 pcs x 100)	-	20,000	20,000
Color	-	10,000	10,000
Total	120,000	80,000	200,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 80,000
- Total 200,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Steel Furniture	105,000	1,260,000	1,323,000
Total Sales (A)	105,000	1,260,000	1,323,000
Less. Variable Expense			
Steel Furniture	73,500	882,000	926,100
Total variable Expense (B)	73,500	882,000	926,100
Contribution Margin (CM) [C=(A-B)]	31,500	378,000	396,900
Less. Fixed Expense			
Rent	3,000	36,000	36,000
Electricity Bill	800	9,600	11,500
Mobile Bill	500	6,000	6,500
Salary (self)	5,000	60,000	60,000
Transportation	1,500	18,000	20,000
Salary (staff)	6,000	72,000	72,000
Entertainment	400	4,800	5,500
Non Cash Item			
Depreciation	1,333	16,000	16,000
Total Fixed Cost	18,533	222,400	227,500
Net Profit (E) [C-D]	12,967	155,600	169,400
Investment Payback		48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	155,600	169,400
1.3	Depreciation (Non cash item)	16,000	16,000
1.4	Opening Balance of Cash Surplus		123,600
	Total Cash Inflow	251,600	309,000
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	123,600	261,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02,
Experience & Skill : 10 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

বিস্মিল্লাহির রাহমানির রাহীম

মেসার্স ছোয়া স্টীল

প্রোঃ মোঃ সনেট ইসলাম

এখানে যাবতীয় স্টীলের ফার্নিচার
তৈরী ও বিক্রয় করা হয়।

কাঁশতলা রোড, হামিদপুর বাজার, ঘাটাইল, টাঙ্গাইল।
মোবাঃ ০১৭৪১-২৭৬৬৯৯, ০১৬৭১-৮২২৯৭৩



















কুমিল্লার জাতিসংঘ কার্যালয়
কুমিল্লা।

নাম: সাফওয়াল আমী-

জিলা: ঢাকা জেলা-

বিস্তার: ৪৬/৬

আবাসন: ৩০৬৩১০

স্বাক্ষর: ৭

স্বাক্ষরিত: ২৩/০৭/২০২০

তারিখ: ২৪/০৭/২০২০



২৪/০৭/২০২০



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
ন্যাশনাল ইডেনটিফিকেশন / জাতীয় পরিচয় কার্ড



নাম: সাজু

Name: SAJUT

স্বাক্ষর: সাজু সাজু

Signature: SAJUT SAJUT

Date of Birth: 10 Jun 1998

ID NO: 114600312851000030

এই পরিচয় কার্ডটি বাংলাদেশ সরকার কর্তৃক প্রদান করা হয়েছে। এটি ব্যবহারের জন্য সঠিকভাবে রাখতে হবে।
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স্বাক্ষরিত: ২৩/০৭/২০২০



FAMILY PICTURE

