

Proposed NU Business Name: **BHAI BHAI STEEL FURNITURE**



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	:	FARUK HOSSAIN
Age	:	13-05-1985 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: Moshajan P.O: Elenga, P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FEROZA BEGUM
(iii) Father's name	:	MD MOJNU
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 40 (Female), Member ID: 2713, Group No: 03 Member since: 16-03-1992 (23 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 5,000 Outstanding loan: BDT 2,800
(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	:	Eleven years experience in running business. He worked in an workshop for six years and gathered experience.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-388147
Mother Contact No.	:	01754-266361
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Feroza Begum is a member of Grameen Bank since 23 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture, home development and vegetables business.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI STEEL FURNITURE
Location	:	Bazaar road, Baganbaree, Elenga, Tangail.
Total Investment in BDT	:	BDT 4,00,000
Financing	:	Self BDT 2,50,000 (from existing business) 62% Required Investment BDT 1,50,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of the shop	:	35 ft x 15 ft = 525 square ft
Implementation	:	<ul style="list-style-type: none"> ▪Manufacturer of steel Almirah, Pan, window grill, door, window, showcase etc . ▪Average 35 % gain on sales. ▪The business is operating by entrepreneur. Existing two employee. ▪After getting equity fund two employee will be appointed. ▪The shop is rented. ▪Collects goods from Tangail, Elenga. ▪Agreed grace period is 4 months.

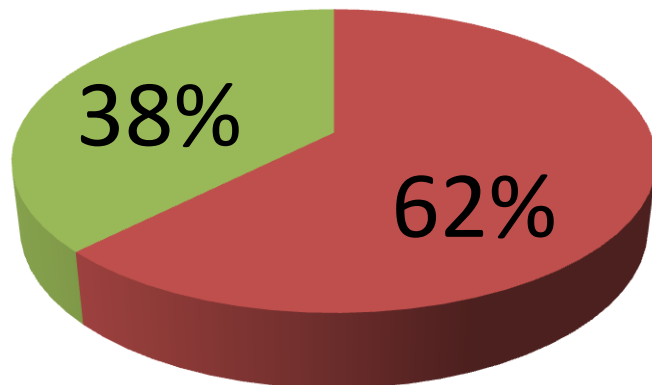
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Almirah, Pan, window grill, door, window, showcase etc	95,000	1,140,000
Total Sales (A)	95,000	1,140,000
Less. Variable Expense		
Flat bar, Jed bar, Square bar, Plain sheet	61,750	741,000
Total variable Expense (B)	61,750	741,000
Contribution Margin (CM) [C=(A-B)]	33,250	399,000
Less. Fixed Expense		
Rent	3,700	44,400
Electricity Bill	1,000	12,000
Generator Bill	200	2,400
Mobile Bill	300	3,600
Transportation	1,500	18,000
Salary (self)	5,000	60,000
Salary (staff)	14,000	168,000
Entertainment	300	3,600
Guard	100	1,200
Total fixed Cost (D)	26,100	313,200
Net Profit (E) [C-D]	7,150	85,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Almirah, Pan, window grill, door, window, showcase etc	60,000	-	60,000
Square bar, Flar bar, Jed bar,	40,000	1,50,000	1,90,000
Bhaj Macine, welding machine, Drill machine	50,000	-	50,000
Security	1,00,000	-	1,00,000
Total	2,50,000	1,50,000	4,00,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 150,000
- Total 400,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Almirah, Pan, window grill, door, window, showcase etc	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense				
Flat bar, Jed bar, Square bar, Plain sheet	97,500	1,170,000	1,228,500	1,289,925
Total variable Expense (B)	97,500	1,170,000	1,228,500	1,289,925
Contribution Margin (CM) [C=(A-B)]	52,500	630,000	661,500	694,575
Less. Fixed Expense				
Rent	3,700	44,400	44,400	44,400
Electricity Bill	1,500	18,000	19,000	20,000
Generator Bill	200	2,400	2,600	2,800
Mobile bill & SMS Monitoring	400	4,800	5,200	5,800
Transportation	2,000	24,000	26,000	28,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	24,000	288,000	288,000	288,000
Entertainment	400	4,800	5,200	5,600
Guard	100	1,200	1,500	1,800
Non Cash Item				
Depreciation	833	10,000	10,000	10,000
Total Fixed Cost	38,133	457,600	461,900	466,400
Net Profit (E) [C-D]	14,367	172,400	199,600	228,175
Investment Payback		60,000	60,000	60,000

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

Sl #	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	172,400	199,600	228,175
1.3	Depreciation (Non cash item)	10,000	10,000	10,000
1.4	Opening Balance of Cash Surplus		122,400	272,000
	Total Cash Inflow	332,400	332,000	510,175
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	122,400	272,000	450,175

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 11 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

বিশ্বখ্যাতির স্বাভাবিক স্টীল

ভাই ভাই স্টীল

খোঃ মোঃ ফারুক হোসেন

এখানে সকল প্রকার স্টীলের আলমারী, শোকেস, কাইল কেবিনেট, গেট
ক্লোজিঙ্গল গেট, সাটার গেট সুদক্ষ কারিগর দ্বারা তৈরী করা হয়।

বাজার রোড, এলেকা, টাঙ্গাইল।

মোবাঃ ০১৭২৩-৩৮৮১৪৭, ০১৯১৬-২৫৭৮৯১

























FAMILY PICTURE

