

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	RAMJAN ALI
Age	:	05-02-1988 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Ag Bethor P.O: Shibpur,P.S: Tangail 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	:	HAOWA BEGUM
(iii) Father's name	:	MD SHORBOT ALI
(iv) GB member's info	:	Branch: Gala,Tangail, Centre # 12(Female), Member ID: 1303, Group No:02 Member since: 04-05-1988 to 01-06-1994(06 Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 0, Outstanding loan: Nil
(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	:	09 years experience in running business. Own business 09 Years He has 3 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-045225
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAOWA BEGUM joined Grameen Bank since 06 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI STEEL
Location	:	Shibpur Baazar, Tangail
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 350000/- (from existing business) 78% Required Investment BDT 1000,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	100ft x 30ft= 300 square ft
Security of the shop	:	BDT 50000
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Box, drums, pencil etc▪ Average 20% gain on sale.▪ The business is operating by entrepreneur. Existing 6 employees.▪ 4 will be appointed after getting equity fund.▪ The shop is rented..▪ Collects goods from Dhaka▪ Agreed grace period is 3 months.

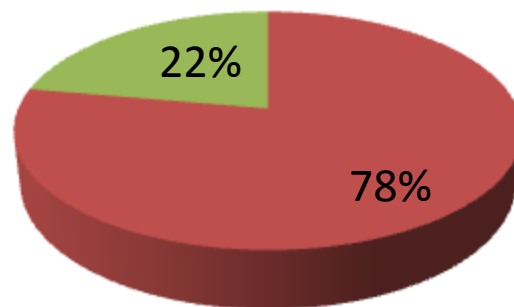
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soap, Coconut oil, body spray, Biscuit etc	4600	138000	1656000
Total Sales (A)	4600	138000	1656000
Less Variable Expense			
Soap, Coconut oil, body spray, Biscuit etc	3680	110400	1324800
Total variable Expense (B)	3,680	110400	1324800
Contribution Margin (CM) [C=(A-B)]	920	27600	331200
Less Variable Expense			
Rent		3,600	43200
Electricity bill		1600	19200
Transportation		8,000	96000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		200	2400
Mobile bill		100	1200
Total fixed cost (D)		19,000	228000
Net Profit (E)= [C-D]		8,600	103200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Box	14	4500	63,000	0	0	0	0
Drums	1	1500	1,500	0	0	0	1,500
Almirah, trunk	2	90000	180,000	0	0	0	180,000
Grill	10	55	550	0	0	0	550
Budge machine	1	80000	80,000			0	80,000
Welding machine	1	25000	25,000	0	0	0	25,000
Plane sheet	0	0	0	0	0	100,000	100,000
Total		201055	350,000	0	0	100,000	450,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 100,000
- Total 450,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Box, drums, pencil etc	6100	183000	2196000	2305800
Total Sales (A)	6100	183000	2196000	2305800
Less Variable Expense				
Box, drums, pencil etc	4880	146400	1756800	1844640
Total variable Expense (B)	4,880	146400	1756800	1844640
Contribution Margin (CM) [C=(A-B)]	1,220	36600	439200	461160
Less Variable Expense				
Rent		3,600	43,200	43,200
Electricity bill		1800	21600	21800
Transportation		9,000	108000	109,000
Salary (self)		5000	60000	60000
Entertainment		500	6000	6000
Guard		200	2400	2400
Mobile bill		500	6000	6200
Total fixed cost (D)		20,400	244800	246,200
Net Profit (E)= [C-D]		16200	194400	214,960
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	194,400	214,960
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		134,400
	Total Cash Inflow	294400	349360
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	134,400	289360

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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

























FAMILY PICTURE

