

## Proposed NU Business Name: **MS MUNU STEEL HOUSE**



Project identification and prepared by: MD. Kahirul Islam,  
Bogra Sadar Unit, Bogra

Project verified by: MD. Majharul Islam



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

Name	:	<b>MD. MONOMIA PRAMANIK</b>
Age	:	21-09-1981(34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 son 1 daughter
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Gondogram, P.O: Bogra, P.S: Bogura Sadar, 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	:	<b>MST. PAROL BEGUM</b>
(iii) Father's name	:	<b>MD. ANSAR PRAMANIK</b>
(iv) GB member's info	:	Branch: Sultangonj Shahjahanpur, Centre # 57(Female), Member ID: 4584; No:06 Member since: 10-06-1991(25Years) First loan: -2000 taka. Existing Loan: BDT 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	:	24 years experience in running business. He has NO training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725883057
Mother's Contact No.	:	01939520798
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. PAROL BEGUM** joined Grameen Bank since 25 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	:	<b>MS MUNU STEEL HOUSE</b>
Location	:	Ranir hat road, Bonani, bugra
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 1,00,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 15,000/-
Size of shop	:	16 ft x 12 ft= 352 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; steel furniture etc.</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 3 employees. After getting equity fund 2 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

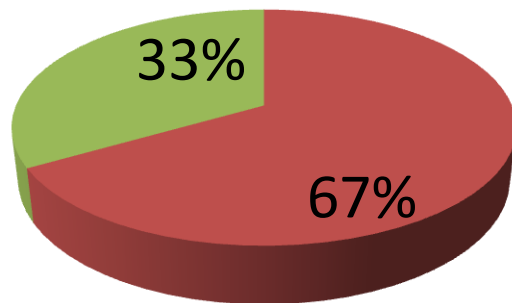
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Steel Furniture	100,000	1,200,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>1,200,000</b>
<b>Less. Variable Expense</b>		
Steel Furniture	60,000	720,000
<b>Total variable Expense (B)</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>40,000</b>	<b>480,000</b>
<b>Less. Fixed Expense</b>		
Rent	2,000	24,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	2,500	30,000
Guard	150	1,800
Entertainment	500	6,000
Salary (staff)	21,000	252,000
<b>Total fixed Cost (D)</b>	<b>31,650</b>	<b>379,800</b>
<b>Net Profit (E) [C-D]</b>	<b>8,350</b>	<b>100,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Plane Sheet	600	80	48,000	500	80	40,000	88,000
Angel	500	44	22,000	0	0	0	22,000
Door	7	8000	56,000	0	0	0	56,000
Window	10	5500	55,000	0	0	0	55,000
Others	100	188	18,800	0	0	0	18,800
Flat Bar	0	0	0	400	40	16,000	16,000
Pati	0	0	0	1	44000	44,000	44,000
<b>Total</b>	<b>767</b>		<b>200,000</b>	<b>901</b>		<b>100,000</b>	<b>300,000</b>

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Steel Furniture	145,000	1,740,000	1,827,000
<b>Total Sales (A)</b>	<b>145,000</b>	<b>1,740,000</b>	<b>1,827,000</b>
<b>Less. Variable Expense</b>			
Steel Furniture	87,000	1,044,000	1,096,200
<b>Total variable Expense (B)</b>	<b>87,000</b>	<b>1,044,000</b>	<b>1,096,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>58,000</b>	<b>696,000</b>	<b>730,800</b>
<b>Less. Fixed Expense</b>			
Rent	2,000	24,000	24,000
Mobile Bill	600	7,200	7,000
Salary (self)	5,000	60,000	60,000
Transportation	3,000	36,000	38,000
Guard	150	1,800	2,000
Entertainment	500	6,000	7,000
Salary (staff)	32,000	384,000	384,000
<b>Total Fixed Cost</b>	<b>43,250</b>	<b>519,000</b>	<b>522,000</b>
<b>Net Profit (E) [C-D]</b>	<b>14,750</b>	<b>177,000</b>	<b>208,800</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	177,000	208,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		117,000
	<b>Total Cash Inflow</b>	<b>277,000</b>	<b>325,800</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>117,000</b>	<b>265,800</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 24 Years  
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

Pictures



























বিসমিল্লাহির রাহমানির রাহিম

মুনভারাইটি এন্ড টিল হাউস

মোবা: ০১৭২৫-৮৮৩০৫৭

প্রোঃ মোঃ আব্দুল রহমান (মুন)

এখানে শীলের আয়বাব পত্র সুদক্ষ কারিগর দ্বারা তৈরি  
করা হয়। এবং যাবতীয় ভ্যারাইটি সামগ্রী পাওয়া যায়।  
রাণীর হাট রোড বনানী, বগুড়া ॥





# FAMILY PICTURE

