

Proposed NU Business Name: M/S MEGHNA STEEL CO.



Project identification and prepared by: MD.Majnu Hossen,
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Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NUR ISLAM MILON
Age	:	02-07-1993 (24 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	
Address	:	Vill: Raningor, P.O: RDA, P.S: Sherpur, 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	:	
(iii) Father's name	:	MST. MINI BEGUM
(iv) GB member's info	:	MD. BABLU Branch: Garidha, Centre # 16 (Female), Member ID: 7372; Group No:03 Member since: 10-01-1996 (20 Years)
Further Information:		First loan: -10,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 30,000, Outstanding loan: 24,000/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	7 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01627-282951
Mother's Contact No.	:	01752-119309
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MINI BEGUM joined Grameen Bank since 20 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MEGHNA STEEL CO.
Location	:	Fulbari Gatpar, Sherpur.
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65,000/-(from existing business) 57% Required Investment BDT 50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Stel etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

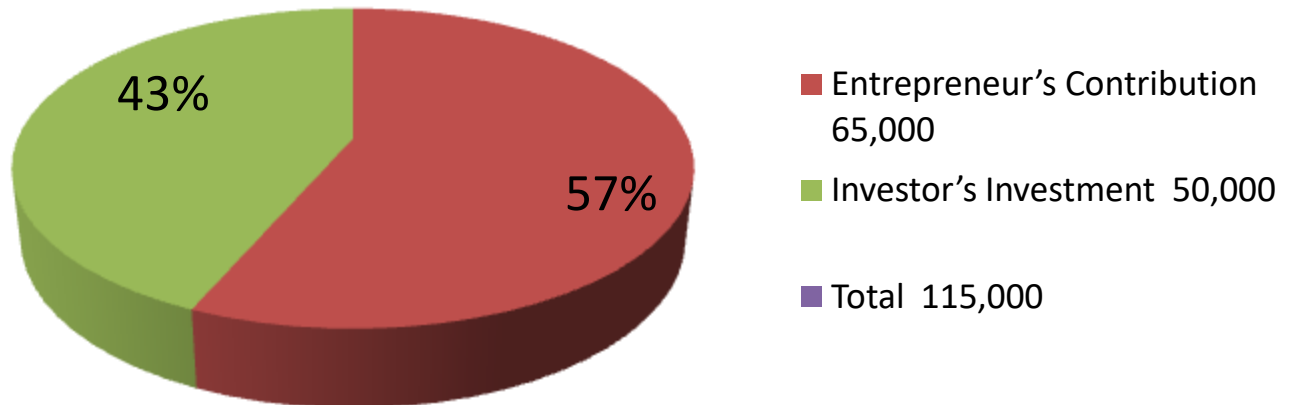
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Steel	7,000	210,000	2,520,000
Total Sales (A)	7,000	210,000	2,520,000
Less. Variable Expense			
Feed & Medicine	5,600	168,000	2,016,000
Total variable Expense (B)	5,600	168,000	2,016,000
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000
Less. Fixed Expense			
House rant		700	8,400
Electricity Bill		2,000	24,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		200	2,400
Guard		150	1,800
Mobile Bill		300	3,600
Total fixed Cost (D)		13,350	160,200
Net Profit (E) [C-D]		28,650	343,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Phati	100	85	8,500	300	95	28,500	37,500
Ageal	120	75	9,000	100	75	7,500	16,500
Sied	150	95	14,000	180	85	15,300	29,300
Baksh	1	10,000	10,000	100	85	8,500	18,500
Others	-	-	8,500			200	8,700
Security			15,000				15,000
Total	371		65,000	680		50,000	115,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Steel	10000	300000	3600000	3780000	3969000
		0	0	0	0
Total Sales(A)	10000	300000	3600000	3780000	3969000
Less Variable Expense (B)					
Steel	8000	240000	2880000	3024000	3175200
Total Variable Expense	8000	240000	2880000	3024000	3175200
Contributon Margin (CM) [C=(A-B)]	2000	60000	720000	756000	793800
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		2000	24000	24300	24600
Transportaion		1000	12000	12600	13230
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		150	1800	1800	1800
Generator			0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		13450	161400	162400	163430
Net Profit (E)= [C-D]		46550	558600	586530	615857
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	558,600	586530	615856.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		538600	1105130
	Total Cash Inflow	608,600	1,125,130	1,720,987
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	538,600	1,105,130	1,700,987

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 07 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

