

## Proposed NU Business Name: **JAHID STEEL & THAI ALUMINUM**



Project identification and prepared by: Md Nasir Uddin Sheikh,  
Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MOJIBUL HOQ SHOHAG</b>
Age	:	05-05-1984 (33 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers & 1 Sisters
Address	:	Vill: bathania, P.O: Pahtannogor, P.S: Chagolnaiya, Dist: Feni
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>BIBI AYESHA</b>
(iii) Father's name	:	<b>AMINUL ISLAM</b>
(iv) GB member's info	:	Branch: Pahtannogor, Centre # 11 (Female), Member ID: 2327/1, Group No: 02 Member since: 10-03- 2005 to 2012 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(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	:	06 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.	:	01837-230059
Mother's Contact No.	:	01864011900
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI AYESHA** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAHID STEEL &amp; THAI ALUMINUM</b>
Location	:	Rezu mia bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 345,000/-
Financing	:	Self BDT 295,000/-(from existing business) 86% Required Investment BDT 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has a Glass house.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 2 employees.</li><li>▪Collects goods from Feni.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

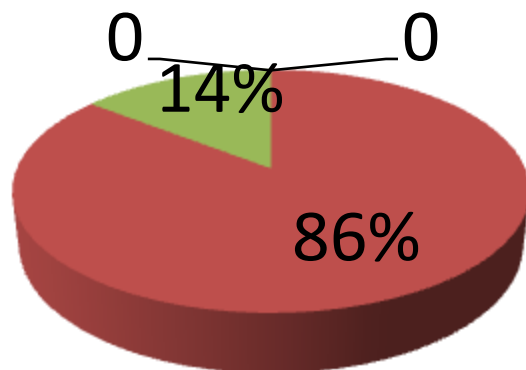
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Glass	150,000	1,800,000
<b>Total Sales (A)</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>		
Glass	120,000	1,440,000
<b>Total variable Expense (B)</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	400	4,800
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Transportation	1,500	18,000
Salary (Staff)	8,000	96,000
Rent	1,500	18,000
<b>Total fixed Cost (D)</b>	<b>16,900</b>	<b>202,800</b>
<b>Net Profit (E) [C-D]</b>	<b>13,100</b>	<b>157,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Glass	1000	90	90,000	300	90	27,000	117,000
Thai	1500	70	105,000	328	70	22,960	127,960
SS	500	100	50,000	1	40	40	50,040
Security	1	50000	50,000	0	0	0	50,000
<b>Total</b>	<b>3001</b>	<b>50260</b>	<b>295,000</b>	<b>629</b>	<b>200</b>	<b>50,000</b>	<b>345,000</b>

## Source of Finance



- Entrepreneur's Contribution 295,000
- Investor's Investment 50,000
- Total 345,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Glass	190,000	2,280,000	2,394,000	2,513,700
<b>Total Sales (A)</b>	<b>190,000</b>	<b>2,280,000</b>	<b>2,394,000</b>	<b>2,513,700</b>
<b>Less. Variable Expense</b>				
Glass	152,000	1,824,000	1,915,200	2,010,960
<b>Total variable Expense (B)</b>	<b>152,000</b>	<b>1,824,000</b>	<b>1,915,200</b>	<b>2,010,960</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>38,000</b>	<b>456,000</b>	<b>478,800</b>	<b>502,740</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	400	4,800	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,400	2,400
Transportation	2,000	24,000	24,000	24,000
Salary (Staff)	8,000	96,000	96,000	96,000
Rent	1,500	18,000	18,000	18,000
<b>Total Fixed Cost</b>	<b>17,500</b>	<b>210,000</b>	<b>218,900</b>	<b>220,400</b>
<b>Net Profit (E) [C-D]</b>	<b>20,500</b>	<b>246,000</b>	<b>259,900</b>	<b>282,340</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	246,000	259,900	282,340
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		226,000	465,900
	<b>Total Cash Inflow</b>	<b>296,000</b>	<b>485,900</b>	<b>748,240</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>226,000</b>	<b>465,900</b>	<b>728,240</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:02  
Experience & Skill : 6 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE





