

Proposed NU Business Name: **M/S SHARMIN STEEL & WELDING WORKSHOP**



Project identification and prepared by: MD. Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mazharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ATAOUR RAHMAN
Age	:	01-02-1982(34 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Palla Para, P.O: Chowmuhoni, P.S: Dupchachia, 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	:	AKTER BANU
(iii) Father's name	:	ABU RAYHAN
(iv) GB member's info	:	Branch: Gobindapur Dupchachia Centre # 08(Female), Member ID: 1408/2, Group No: 03 Member since: 10-02-1997 To 15-04-2012(15Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: NIL, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	16 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-940924
Mother's Contact No.	:	01713-714791
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AKTER BANU joined Grameen Bank since 15 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SHARMIN STEEL & WELDING WORKSHOP
Location	:	Chowmuhohi Bazar, Gobindapur, Dupchachia, Bogra
Total Investment in BDT	:	BDT 5,95,000/-
Financing	:	Self BDT 4,45,000/-(from existing business) 75% Required Investment BDT 1,50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 15ft= 300square ft
Security of the shop	:	BDT 16,000/-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of steel furniture.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 3 employee. After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

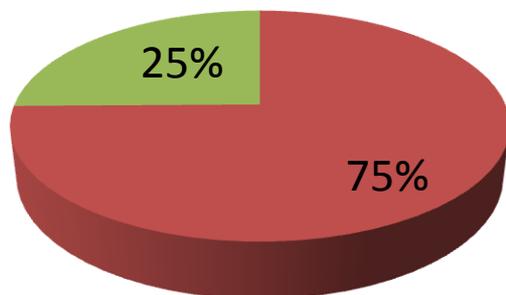
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Steel Furniture	110,000	1,320,000
Total Sales (A)	110,000	1,320,000
Less. Variable Expense		
Steel Furniture	77,000	924,000
Total variable Expense (B)	77,000	924,000
Contribution Margin (CM) [C=(A-B)]	33,000	396,000
Less. Fixed Expense		
Rent	1,600	19,200
Electricity Bill	1,200	14,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Guard	100	1,200
Salary (staff)	15,000	180,000
Entertainment	500	6,000
Transportation	1,000	12,000
Total fixed Cost (D)	24,700	296,400
Net Profit (E) [C-D]	8,300	99,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Gris (20 x 1500)	30,000	0	30,000
Door (10 x 6000)	60,000	0	60,000
Drum (7 x 700)	4,900	0	4,900
Pati (200 x 40)	8,000	40,000	48,000
Angle (200 x 40)	8,000	20,000	28,000
Bar (100 x 45)	4,500	45,000	49,500
Sheet (100 x 75)	7,500	37,500	45,000
Leath Machine (1)	150,000	0	150,000
Bhaj Machine (1)	100,000	0	100,000
Weilding Machine (3)	40,000	0	40,000
Drill Machine, Spray Machine	32,100	0	32,100
Rod	0	7,500	7,500
Total	445,000	150,000	595,000

Source of Finance



- Entrepreneur's Contribution 445,000
- Investor's Investment 150,000
- Total 595,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Steel Furniture	170,000	2,040,000	2,142,000
Total Sales (A)	170,000	2,040,000	2,142,000
Less. Variable Expense			
Steel Furniture	119,000	1,428,000	1,499,400
Total variable Expense (B)	119,000	1,428,000	1,499,400
Contribution Margin (CM) [C=(A-B)]	51,000	612,000	642,600
Less. Fixed Expense			
Rent	1,600	19,200	19,200
Electricity Bill	1,200	14,400	15,500
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Guard	100	1,200	1,500
Salary (staff)	20,000	240,000	240,000
Entertainment	500	6,000	7,000
Transportation	1,500	18,000	20,000
Non Cash Item			
Depreciation	5,368	64,420	64,420
Total Fixed Cost	35,668	428,020	433,120
Net Profit (E) [C-D]	15,332	183,980	209,480
Investment Payback		90,000	90,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	183,980	209,480
1.3	Depreciation (Non cash item)	64,420	64,420
1.4	Opening Balance of Cash Surplus		158,400
	Total Cash Inflow	398,400	432,300
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)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	158,400	342,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:4
Experience & Skill : 16 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



বাবলু এন্ড সন্স
কমার্শিয়াল স্ট্রীট চেম্বার লোড সার্ভিস
ঢাকা-গাবতলী-এয়ারপোর্ট-
বিক্রয়: শারমিন স্টীল গ্র্যান্ড
শে. শে. সাবেক: বান্দ্রাহান (বাবু) || মোবাইল: ০১৮-৮৬৬৬৬৬৬৬
সিঙ্গেল কনস্ট্রাকশন, বসুন্ধরা।







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MILK STEEL
WELDING

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শারমিন ষ্টীল ওয়েল্ডিং ওয়ার্কস্‌প
এখানে ষ্টীলের ও গ্রীলের যাবতীয় কাজ সুদক্ষ
কোয়ালিটির দ্বারা তৈরী ও মেরামত করা হয়।
প্রোপ্রাইটার মোঃ রহমান ০১৭১০-৭১৪৭৯৯
০১৭২২-৯৪০৯২৪, ০১৭২৬ ৭৭৭৪৭৯
চৌমুহনী বাজার



FAMILY PICTURE

