

Proposed NU Business Name: **IMRAN STEEL KING**



Project identification and prepared by: Md Habil Uddin,
Nagorpur, Unit, Tanagail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NURUJJAMAN (THANDU)
Age	:	01-01-1985 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1Son & 1 Daughter
No. of siblings:	:	3 Brothers & 3 Sisters
Address	:	Vill: Bara Posha, P.O: Bara Posha. P.S: nagorpur, 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	:	MOST. ROYFA BEGUM
(iii) Father's name	:	MD JONAB ALI
(iv) GB member's info	:	Branch: Nagorpur, Centre # 31 (Female), Member ID: 4876, Group No: 01 Member since: 13-05-2013 (03 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 47,800
(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.)	:	No
Business Experiences and Training Info	:	08 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01980-672462
Family's Contact No.	:	01874-449052
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit ,Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ROYFA BEGUM joined Grameen Bank since 03 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	IMRAN STEEL KING
Location	:	Goya hata road (bot tola), Nagorpur, Tangail
Total Investment in BDT	:	BDT 275,000/-
Financing	:	Self BDT 175,000/- (from existing business) 64% Required Investment BDT 100,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; steel furniture etc.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

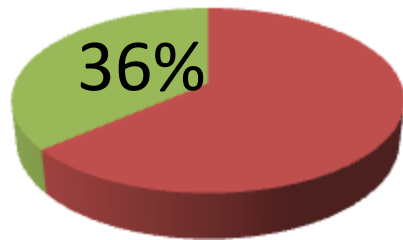
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Steel Furniture	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Steel and others	58,500	702,000
Total variable Expense (B)	58,500	702,000
Contribution Margin (CM) [C=(A-B)]	31,500	378,000
Less. Fixed Expense		
Electricity Bill	400	4,800
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	4,000	48,000
Rent	2,500	30,000
Entertainment	500	6,000
Salary (staff)	10,000	120,000
Total fixed Cost (D)	22,700	272,400
Net Profit (E) [C-D]	8,800	105,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Plane sheet	500	85	42,500	1.43	70000	100,000	142,500
Steel Almirah	2	12000	24,000	0	0	0	24,000
Box	2	3000	6,000	0	0	0	6,000
Others	1	2500	2,500	0	0	0	2,500
Security	1	100000	100,000	0	0	0	100,000
Total	506		175,000	1		100,000	275,000

Source of Finance



64%

■ Entrepreneur's Contribution 175,000

■ Investor's Investment 100,000

■ Total 275,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Steel Furniture	130,000	1,560,000	1,638,000	1,719,900
Total Sales (A)	130,000	1,560,000	1,638,000	1,719,900
Less. Variable Expense				
Steel and others	84,500	1,014,000	1,064,700	1,117,935
Total variable Expense (B)	84,500	1,014,000	1,064,700	1,117,935
Contribution Margin (CM) [C=(A-B)]	45,500	546,000	573,300	601,965
Less. Fixed Expense				
Electricity Bill	400	4,800	5,500	6,000
Mobile Bill	400	4,800	4,000	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	5,500	66,000	68,000	70,000
Rent	2,500	30,000	30,000	30,000
Entertainment	500	6,000	7,000	8,000
Salary (staff)	15,000	180,000	180,000	180,000
Total Fixed Cost	29,300	351,600	354,500	360,000
Net Profit (E) [C-D]	16,200	194,400	218,800	241,965
Investment Payback		40,000	40,000	40,000

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	100,000		
1.2	Net Profit	194,400	218,800	241,965
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		154,400	333,200
	Total Cash Inflow	294,400	373,200	575,165
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	154,400	333,200	535,165

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 8 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ নূরুজ্জামান (ঠান্ডা)
 Name: MD. NUROJJAMAN (THANDO)
 পিতা: মোঃ জনাব খান
 Father: মোঃ মোহাম্মদ আলী
 Date of Birth: 01 Jan 1985
 ID NO: 9317610023531

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের দ্বারা প্রদত্ত। এটি বাংলাদেশের জাতীয়তাকে
 প্রমাণের পাঠ্য এবং এটির কোন অংশই বিক্রি করা যাবে না।
 (কোনো প্রমাণ/প্রমাণ) বাংলাদেশ সরকার, বাংলাদেশ সরকার, ঢাকা-১৯০৯

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৪/০৬/২০১৮

ইউ. পি. ফর্ম - ৭
 নারা-১২ (১)

লাইসেন্স

নং: নাসারপুর ইউনিয়ন পরিষদ
 উপজেলা - নাসারপুর জেলা - টাংগাইয়া
 বুক নং ০৯ তারিখ ০৬/০৬/১৮
 লাইসেন্স নং ৭২ ইন্ডিয়ান
 লাইসেন্স ধারীর নাম স্বর্জিতা খীম জি
 পিতা/স্বামীর নাম শ্রী: মো: নূরুজ্জামান
 ঠিকানা - সাধারণ বোর্ড, নাসারপুর, অঞ্চল, টাংগাইয়া
 ফিসের পরিমাণ ২০০৮ টাকা (অংকে) - ২০০৮
 কথায় দুইশত টাকা মাত্র
 প্রদান করার অত্র ইউনিয়ন এলাকায় ইন্ডিয়ান
 কে পূর্ণ/অর্ধ বসতির জন্য ০৬/০৬/১৮ তারিখ হইতে ০৬/০৬/১৮ পর্যন্ত
খীম জি

ব্যবসা/বৃত্তি চালাইবার অনুমতি দেওয়া হইল।

ইস্যুর তারিখ :- ০৬/০৬/১৮

০৬/০৬/১৮
 চেয়ারম্যান
 ইউনিয়ন পরিষদ

FAMILY PICTURE

