

Proposed NU Business Name: **MS SABUJ STEEL**



Project identification and prepared by: Md Maznu Hossain,
Shepur Unit, Bagura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD SABUJ RAHMAN |
| Age | : | 09-02-1984 (32 Years) |
| Education, till to date | : | Class Ten |
| Marital status | : | Married |
| Children | : | 2 Daughter |
| No. of siblings: | : | 01 Brother 01 Sister |
| Address | : | Vill: Vatka P.O: Khapur, P.S: Sherpur, Dist: Bagura |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST SOFIA BEGUM |
| (iii) Father's name | : | MD JALAL UDDIN PRMANIC |
| (iv) GB member's info | : | Branch: Mirzapur, Sherpur Centre # 67 (Female), Member ID: 6045, Group No:05 Member since: 01-03-2009 (07 Years) First loan: BDT 10000 |
| Further Information: | | Existing Loan: BDT 40000, Outstanding loan: Nil |
| (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 | : | 15 years experience in running business. Own business 15 Years He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01740-640445 |
| Mother's Contact No. | : | 01738-219144 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogura |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SOFIA BEGUM joined Grameen Bank since 07 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MS SABUJ STEEL |
| Location | : | Mirzapur, Sherpur, Bogura |
| Total Investment in BDT | : | BDT 300,000/- |
| Financing | : | Self BDT 200,000/-(from existing business) 67% Required Investment BDT 100,000/-(as equity) 33% |
| 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 |
| Security of the shop | : | BDT 50,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bend machine, Angle, Pati etc▪Average 35 % gain on sale.▪The business is operating by entrepreneur. Existing 04 employee.▪2 will be appointed after getting equity money.▪The shop is own.▪Collects goods from Dhaka, Bagura▪Agreed grace period is 3 months. |

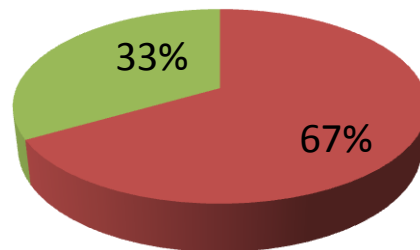
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------|---------|---------|
| Revenue(Sales) | | | |
| Bend machine, Angle, Pati etc | 4150 | 124500 | 1494000 |
| Total Sales (A) | 4150 | 124500 | 1494000 |
| Less Variable Expense | | | |
| Bend machine, Angle, Pati etc | 2697.5 | 80925 | 971100 |
| Total variable Expense (B) | 2,698 | 80925 | 971100 |
| Contribution Margin (CM) [C=(A-B)] | 1,453 | 43575 | 522900 |
| Less Variable Expense | | | |
| Rent | | 1,000 | 12000 |
| Electricity bill | | 1500 | 18000 |
| Transportation | | 2,000 | 24000 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff) | | 24000 | 288000 |
| Entertainment | | 200 | 2400 |
| Guard | | 300 | 3600 |
| Generator | | 1000 | 12000 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 34,300 | 411600 |
| Net Profit (E)= [C-D] | | 9,275 | 111300 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|----------------|----------|------------|----------------|----------------|
| Particulars | Qty | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Plane sheet | 1 | 81000 | 81,000 | 1 | 80,000 | 80,000 | 161,000 |
| Angle pati | 1 | 50000 | 50,000 | 1 | 20,000 | 20,000 | 70,000 |
| Window | 3 | 5000 | 15,000 | 0 | 0 | 0 | 15,000 |
| Dorja | 3 | 18000 | 54,000 | 0 | 0 | 0 | 54,000 |
| Total | 8 | | 200,000 | 2 | 0 | 100,000 | 300,000 |

Source of Finance



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

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 |
|--|-------|---------|--------------|---------------|
| Revenue(Sales) | | | | |
| Bend machine, Angle, Pati etc | 6300 | 189000 | 2268000 | 2381400 |
| Total Sales (A) | 6300 | 189000 | 2268000 | 2381400 |
| Less Variable Expense | | | | |
| Bend machine, Angle, Pati etc | 4095 | 122850 | 1474200 | 1547910 |
| Total variable Expense (B) | 4,095 | 122850 | 1474200 | 1547910 |
| Contribution Margin (CM) [C=(A-B) | 2,205 | 66150 | 793800 | 833490 |
| Less Variable Expense | | | | |
| Rent | | 1,000 | 12,000 | 12,000 |
| Electricity bill | | 2000 | 24000 | 25,000 |
| Transportation | | 2,500 | 30000 | 31,000 |
| Salary (self) | | 5000 | 60000 | 60,000 |
| Salary(Staff) | | 36000 | 432000 | 432,000 |
| Entertainment | | 200 | 2400 | 2,400 |
| Guard | | 300 | 3600 | 3,600 |
| Generator | | 1000 | 12000 | 12,000 |
| Mobile bill | | 350 | 4200 | 3,800 |
| Total fixed cost (D) | | 48,050 | 576600 | 578,200 |
| Net Profit (E)= [C-D] | | 18100 | 217200 | 255,290 |
| Investment Payback | | | 6,000 | 60,000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 217,200 | 255,290 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 157,200 |
| | Total Cash Inflow | 317200 | 412490 |
| 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) | 60000 | 60000 |
| | Total Cash Outflow | 160,000 | 60000 |
| 3 | Net Cash Surplus | 157,200 | 352490 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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



বিশিষ্টাধিকার রাহমানির রাহিম

প্রোঃ মোঃ সবুজ রহমান
০১৭৪০-৬৪০৪৪৫, ০১৯২৩-৮৮১২৯১

সবুজ স্টীল কোং

এখানকার ঘরা সাটার গেট, শ্রীল গেট, দরজা, জানালা, আলমারী রুপসেবল গেট, স্টীল বয়লার কড়াই, ফাইল কেবিনেট তৈরী ও মেরামত করা হয়।

মিজাপুর বাসষ্ট্যাড, শেরপুর, বগুড়া।

সালিম খান



বিশ্বমিত্রাধির রাহমানির রাহিম

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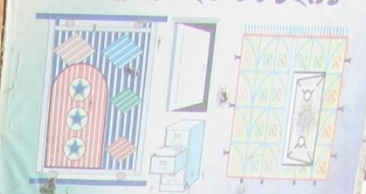
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ফাইল, কবিরামি, তৈরী ও মেরামত
মির্জাপুর বাসস্ট্যান্ড, শেরপুর.

FAMILY PICTURE

