

Proposed NU Business Name: **ALIF ENGINEERING WORKSHOP & DECORATOR**



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Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NURUL ISLAM
Age	:	05-05-1987(30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Doughter
No. of siblings:	:	3 Brother's 2 Sister's
Address	:	Vill: Koidola P.O: Korimpur P.S:Ghatail Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MRS.BIMOLA BEGUM
(iii) Father's name	:	MD.ZONAB ALI
(iv) GB member's info	:	Branch:Jmuriya,Ghatail, Centre # 14(male), Member ID: 1416, Group No: 03 Member since: 05-08-1987 (30Years) First loan: BDT 2,500 Taka.
Further Information:		Existing loan: 12000 Outstanding loan: 8832
(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.)	:	None
Business Experiences and Training Info	:	12 years experience in running business. He Has Trained 04 Years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-308206
Family's Contact No.	:	01851-664966
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ZONAB ALI Joined Grameen Bank Since 30 Years Ago. At First She Took 2,500 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

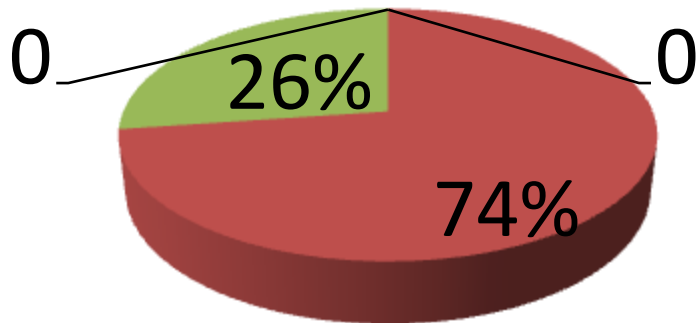
Business Name	:	ALIF ENGINEERING WORKSHOP & DECORATOR
Location	:	Nondon Gathi,Ghatail , Tangail.
Total Investment in BDT	:	BDT 717,000 Taka
Financing	:	Self BDT 567,000 (from existing business) 74% Required Investment BDT 150,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 8,000 Taka.
Proposed Salary	:	BDT 8,000 Taka.
Size of shop	:	40 ft x 30 ft= 200 Square ft
Security of the shop	:	50,000 taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shit,Pati,Get,Door,Window,Chair,Table,Etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The shope is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shit,Pati,Get,Door,Window,Chair,Table,Etc.	3,000	90,000	1080000
Decorator	667	20,010	240120
	0	0	0
Total Sales (A)	3,667	110,010	1320120
Less. Variable Expense			
Shit,Pati,Get,Door,Window,Chair,Table,Etc.	2,100	63,000	756000
Decorator	0	0	0
	0	0	0
Total variable Expense (B)	2,100	63,000	756000
Contribution Margin (CM) [C=(A-B)]	1,567	47,010	564120
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		3000	36,000
Mobile Bill		300	3,600
Salary (self)		8000	96,000
Salary (stuff)		10000	120,000
Transportation		13000	156,000
Entertainment		300	3,600
Genaretor		0	0
Guard		0	0
Total fixed Cost (D)	0	35600	427,200
Net Profit (E) [C-D]		11,410	136,920

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Shit	500	90	45,000	1	85000	85000	130,000
Pati	2	48,000	96,000	1	35000	35000	131,000
Get	1	10,000	10,000			0	10,000
Door	2	4,500	9,000			0	9,000
Sound Box	4	6,000	24,000	0	0	0	24,000
Chair	120	350	42,000			0	42,000
Table	25	1,200	30,000			0	30,000
Plate	300	70	21,000	0	0	0	21,000
Sospin	6	5,000	30,000			0	30,000
Samiyana	8	5,000	40,000			0	40,000
Vaj Machine	1	65,000	65,000	0	0	0	65,000
Welding Machine	2	40,000	80,000			0	80,000
S.S Steel			0	1	30000	30000	30,000
Cutting	1	25,000	25,000			0	25,000
Security	1	50000	50,000			0	50,000
Total	973	260,210	567,000	3	150,000	150,000	717,000

Source of Finance



Entrepreneur
Investment:567,000
Investor Investment:150,000
Total Investment:717,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Shit,Pati,Get,Door,Window,Chair,Table,Etc.	4000	120000	1440000	1512000	1587600
	667	20010	240120	252126	264732.3
	0	0	0	0	0
Total Sales (A)	4667	140010	1680120	1764126	1852332.3
Less. Variable Expense		0	0	0	0
Shit,Pati,Get,Door,Window,Chair,Table,Etc.	2800	84000	1008000	1058400	1111320
	0	0	0	0	0
	0	0	0	0	0
Total variable Expense (B)	2800	84000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)]	1867	56010	672120	705726	741012.3
Less. Fixed Expense					
Rent		1000	12000	12600	13230
Electricity Bill		3000	36000	37800	39690
Mobile Bill		350	4200	4410	4630.5
Salary (self)		8000	96000	100800	105840
Salary(stuff)		10000	120000	126000	132300
Transportation		13000	156000	163800	171990
Entertainment		350	4200	4410	4630.5
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		2800	33600	35280	37044
Total Fixed Cost		38500	462000	485100	509355
Net Profit (E) [C-D]		17510	210120	220626	231657.3
Investment Payback			60000	60000	60000

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	150,000		
1.2	Net Profit	210120	220626	231657.3
1.3	Depreciation (Non cash item)	33600	35280	37044
1.4	Opening Balance of Cash Surplus		183720	379626
	Total Cash Inflow	393720	439626	648327
2	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3	Net Cash Surplus	183720	379626	588327

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 12 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





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FAMILY PICTURE