

Proposed NU Business Name: **MINHAZ UDDIN GRILL WORKSHOP**



Project identification and prepared by: MD Raju Ahmed
Nobabgonj Unit, Nobabgonj

Project verified by: Suanta kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ARIF
Age	:	04-09- 1981 (35 Years)
Education, till to date	:	Class (VIII)
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	01 Brothers , 1 Sisters
Address	:	Vill: Bordhonpara, P.O: Bordhonpara, P.S: Nobabgonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROKEYA B <input checked="" type="checkbox"/> <input type="checkbox"/>
(iii) Father's name	:	SHEIKH MINAZ UDDIN
(iv) GB member's info	:	Branch :Komorganj Nobabgonj, Centre 08 (Female), Member ID: 1704, Group No: 05 Member since: 1990 (25Years) First loan:
Further Information:		Existing loan: BDT 2,29,000, Outstanding Loan: 26,700
(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.)	:	
Business Experiences and Training Info	:	12 years experience in running business. 08 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01934-307408
Family's Contact No.	:	01916-866480
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Nobabgonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 25 years ago. At first she took BDT loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MINHAZ UDDIN GRILL WORKSHOP
Location	:	Komorganj bus stand, Nobabgonj, Dhaka
Total Investment in BDT	:	BDT 3,20,000/-
Financing	:	Self BDT 220000/- (from existing business) 68% Required Investment BDT 100000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 20ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like Angle, tube, square bar e.t.c.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 02 employees.▪ The shop is rented.▪Collects goods from Narayangonj▪Agreed grace period is 3 months.

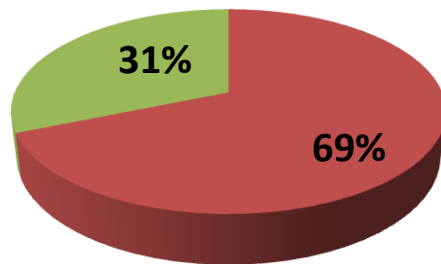
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Angle, tube, square bar e.t.c.	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Angle, tube, square bar e.t.c.	2625	78750	945000
Total variable Expense (B)	2,625	78750	945000
Contribution Margin (CM) [C=(A-B)]	875	26250	315000
Less Variable Expense			
Rent		3,000	36000
Electricity bill		1000	12000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		6000	72000
Entertainment		200	2400
Mobile bill		400	4800
Total fixed cost (D)		17,600	211200
Net Profit (E)= [C-D]		8,650	103800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Grill	1	60000	60,000	0	0	0	60,000
Mischef	1	8000	8,000	0	0	0	8,000
Square bar	100	30	3,000	1000	30	30,000	33,000
Z bar	100	50	5,000	0	0	0	5,000
Door	1	20000	20,000	0	0	0	20,000
Shuttle	1	10000	10,000	0	0	0	10,000
Others	1	14000	14,000	1	10000	10,000	24,000
Security	1	100000	100,000	0	0	0	100,000
Plane sheet	0	0	0	1	30000	30,000	30,000
Tube	0	0	0	1	20000	20,000	20,000
Welding rod	0	0	0	1	10000	10,000	10,000
Total	206	0	220,000	1004	0	100,000	320,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 100,000
- Total 320,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Angle, tube, square bar e.t.c.	4500	135000	1620000	1701000	1786050
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less Variable Expense					
Angle, tube, square bar e.t.c.	3375	101250	1215000	1275750	1339537.5
Total variable Expense (B)	3,375	101250	1215000	1275750	1339537.5
Contribution Margin (CM) [C=(A-B)	1,125	33750	405000	425250	446512.5
Less Variable Expense					
Rent		3,000	36000	36,000	36000
Electricity bill		1400	16800	17300	17800
Transportation		2,400	28800	29,300	29800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		6000	72000	72000	72000
Entertainment		200	2400	2400	2400
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		18,500	222,000	223,100	224200
Net Profit (E)= [C-D]		15250	183000	202,150	222312.5
Investment Payback			20,000	20,000	20,000

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

SR#	<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	183,000	202,150	222312.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		163,000	345150
	Total Cash Inflow	283000	365150	567462.5
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)	20000	20000	20000
	Total Cash Outflow	120,000	20000	20000
3	Net Cash Surplus	163,000	345150	547462.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
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

মিনহাজ উদ্দিন গ্রীল ওয়ার্কশপ













গ্রামীণ ব্যাংক

কোমরগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম মোহাম্মদ

ঋণী নং ১৭০৪

এফপ নং ০৫

কেন্দ্র নং ৪১৫

কেন্দ্রের নাম বঙ্গবন্ধু স্মরণ

বই ইস্যুর তারিখ ২০/১১/১১

গ্রাম বাসস্থাপকের স্বাক্ষর



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



নাম: মোহাম্মদ আরিফ

Name: MOHAMMAD ARIF

পিতা: শেখ মিনাজ উদ্দিন

মাতা: মোক্বেলা বেগম

Date of Birth: 04 Sep 1981

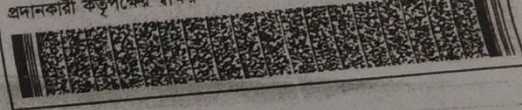
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/সাতা: বর্ডন পাড়া, বর্ডন পাড়া, ডাকঘর: বর্ডন পাড়া -
১৩২০, নকবাজ, ঢাকা

প্রদানকারী কর্মসূচির স্বাক্ষর

প্রদানের তারিখ: ০৫/০৯/২০১৩



FAMILY PICTURE

