

Proposed NU Business Name: ARIF INJENIARING WORKSHOP



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Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ARIFUL ISLAM
Age	:	02/03/1988(29Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	5 Brother
Address	:	Vill: Kajir Para,P.O:Rajabarirhat,P.S: Godagari, Dist: Rajshahi
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. KOHINUR BEGUM
(iii) Father's name	:	MD. ABU HOSSAIN
(iv) GB member's info	:	Branch:Deopara,godagari,Centre #11(Female), Member ID:1634/1 , Group No:02 Member since:19/04/2007 First loan: BDT -7000
Further Information:		Existing Loan: BDT 25000, Outstanding loan:39460
(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	:	08years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Peara Gurden
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01750331947
Father's Contact No.	:	01792086041
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KOHINUR BEGUM joined Grameen Bank since 10 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ARIF INGENIRING WORKSHOP
Location	:	Premtoli, Premtoli,Godagari, Rajshahi
Total Investment in BDT	:	BDT 135000/-
Financing	:	Self BDT 85000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	30ft x 20ft= 600 square ft
Security of the shop	:	100000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Angle, Door, Window etc.▪The business is operating by entrepreneur. Existing 4 employees.▪Average gain▪The farm is Rent.▪Agreed grace period is 3 months.

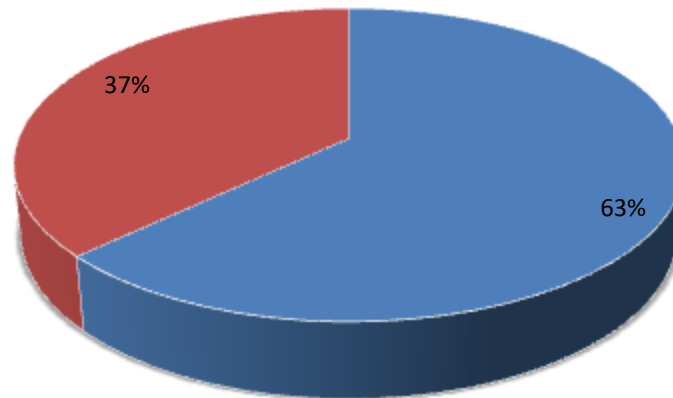
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Angle, Door, Window etc	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less. Variable Expense			
Angle, Door, Window etc	0	0	0
Total Variable Expense (B)	0	0	0
Contribution Margin(CM) [C=(A-B)]	2000	60000	720000
Less. Fixed Expense			
Rent		2000	24000
Electricity Bill		3000	36000
Mobile Bill		200	2400
Salary (self)		4000	48000
Salary (staff)		40000	480000
Transportation		500	6000
Food/other		0	0
Medicine		0	0
Bank Charge/gurd		300	3600
Total Fixed Cost (D)		50000	600000
Net Profit (E) [C-D]		10000	120000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Angle	5000	40000	45000
Door	50000	0	50000
Window	30000	10000	40000
Total	85000	50000	135000

Source of Finance



- Entrepreneur's Contribution 85000
- Investor's Investment 50000
- Total 135000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Angle, Door, Window etc		60000	720000	756000	793800
Total Sales (A)		60000	720000	756000	793800
Less. Variable Expense					
Angle, Door, Window etc		0	0	0	0
Total Variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]		60000	720000	756000	793800
Less. Fixed Expense					
Rent		2000	24000	24000	24000
Electricity Bill		3000	36000	36300	36600
Mobile Bill		200	2400	2700	3000
Salary (self)		4000	48000	48000	48000
Salary (staff)		40000	480000	480000	480000
Transportation		500	6000	6300	6600
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		300	3600	3600	3600
Total Fixed Cost (D)		50000	600000	600900	601800
Net Profit (E) [C-D]		10000	120000	155100	192000
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	120000	155100	192000
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		100000	235100
	Total Cash Inflow	170000	255100	427100
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	100000	235100	407100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 08Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Premtoli,
Premtoli,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest









Family picture

