

Proposed NU Business Name : LIFON ENGINEERING WORKSHOP



Project identification and prepared by: MD SHIRAJUL ISLAM
Keranigonj Uuint,Dhaka

Project verified by: Md. SHAMSUL AREFIN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHARIFUL HAQUE
Age	:	31-05-1998 (19Years)
Education, till to date	:	CLASS- EIGHT
Marital status	:	UnMarried
Children	:	NONE
No. of siblings:	:	03 Brothers 01 Sister
Address	:	ViLL:KULAKHANDI P.O : ABDULLPUR P.S: KERANIGONJ Dist: DHAKA
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASMA BEGUM
(iii) Father's name	:	NARUL HAUQE
(iv) GB member's info	:	Branch: BASTA Centre # 09/M (Female), Member ID: 9175/3, Group No: 10 Member since:07-02-1991 First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(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 & Skill	:	07 years of business experience in running business
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850610555
Family's Contact No.	:	01819181855
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Keranigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASMA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

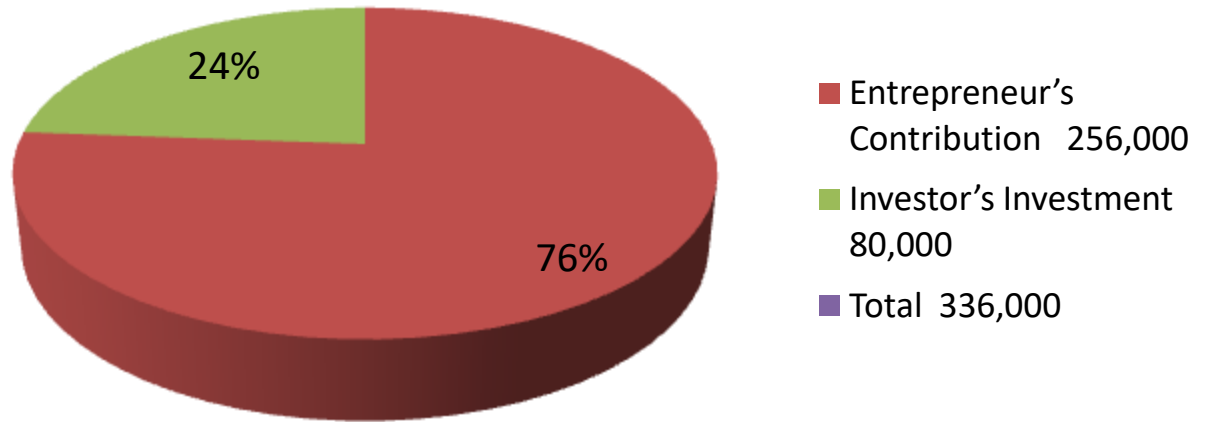
Proposed Nobin Udyokta Business Info

Business Name	:	LIFON ENGINEERING WORKSHOP
Location	:	ABDULLAPUR BAZAR KERANIGONJ DHAKA
Total Investment in BDT	:	BDT 3,36,000/-
Financing	:	Self BDT 2,56,000/- (from existing business) 76% Required Investment BDT 80,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	35 ft x 18 ft= 630 square ft
Security of the shop	:	1,00000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing M S Pipe Others etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
S S Pipe ,Square Bar Etc.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
S S Pipe, Square Bar Etc.	3500	105000	1260000
Total Variable Expense	3500	105000	1260000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		0	0
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		7800	93600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
S S Pipe	800	70	56000	M S Pipe	1000	80	80000	136000
M S Pipe	700	80	56000					56000
Square Bar	800	55	44000					44000
Siquiry			100000					100000
Total			256000				80000	336000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revnue (Sale)					
S S S Pipe Square Bar Etc.	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
S S S Pipe Square Bar Etc.	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		1200	14400	14700	15000
Transportaion		600	7200	7560	7938
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		7700	92400	93160	93938
Net Profit (E)= [C-D]		7300	87600	91980	96579
Investment Pay Back			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	87,600	91,980	96,579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55,600	115,580
	Total Cash Inflow	167,600	147,580	212,159
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	55,600	115,580	180,159

SWOT ANALYSIS

STRENGTH

Employment: 01Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Own Business :07
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Abdullapur Bazar keranigonj
Regular customers;

THREATS

Theft
Fire
Political unrest





