

ALIF IRON



Project identification by: Abul Khayer, Dhigor Unit, Tangail

Project prepared by: Md. Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MONIRUZZAMAN MONI
Age	:	07-02-1981 (34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	4 Brothers & 1 Sister
Present Address		Vill: Beer Ghatail P.O: Ghatail 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	:	MONOWARA BEGUM
(iii) Father's name	:	MD ARSHED ALI
(iv) GB member's info	:	Branch: Ghatail Centre # 01 (Male), Member ID: 1030, Group No: 03 Member since: 23-05-1986 (29 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 34,000 Outstanding loan: BDT30,848
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Seventeen years experience in running business. He worked in a workshop for eight years.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-761409
Father Contact No.	:	01622-194239
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamorkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Md Arshed ALi is a member of Grameen Bank since 29 years. At first he took 5,000 taka loan from Grameen Bank. Md Arshad Ali gradually took loan from GB. Utilize loan in Agriculture. He made three tin shed house and purchase six decimal land.

Proposed Nobin Udyokta Business Info

Business Name	:	ALIF IRON
Location	:	Ghatail bazar, Tangail
Total Investment in BDT	:	4,00,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Steel Almirah, Window Grill, Collapsible Gate, Steel Door, Rack etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing four employee.▪After getting equity fund two employee will be appointed.▪The shop is rented.▪Collects goods from Ghatail▪Agreed grace period is 4 months.

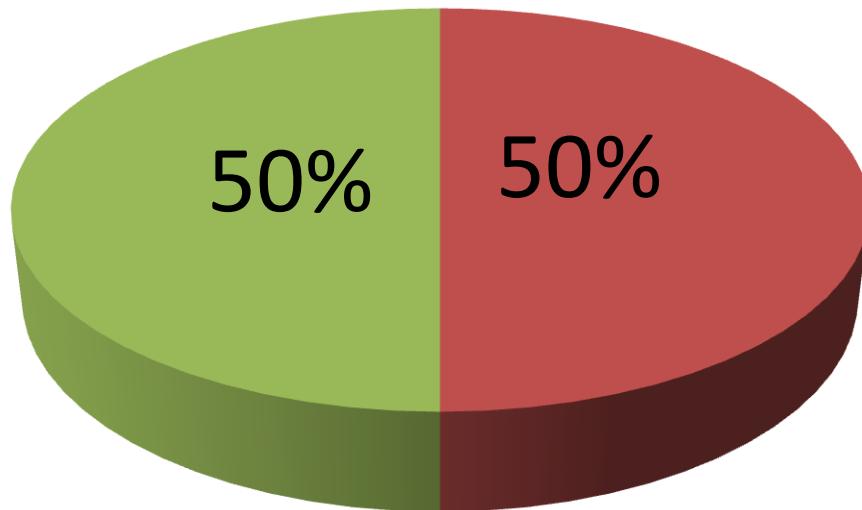
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Steel Almirah, Window Grill, Collapsible Gate, Steel Door, Rack etc	150,000	1,800,000
Total Sales (A)	150,000	1,800,000
Less. Variable Expense		
Steel Almirah, Window Grill, Collapsible Gate, Steel Door, Rack etc	105,000	1,260,000
Total variable Expense (B)	105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	45,000	540,000
Less. Fixed Expense		
Rent	2,500	30,000
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Transportation	500	6,000
Salary (self)	8,000	96,000
Salary (staff)	23,000	276,000
Entertainment	500	6,000
Total fixed Cost (D)	35,300	423,600
Net Profit (E) [C-D]	9,700	116,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Steel Almirah, Window Grill, Collapsible Gate, Steel Door, Rack etc	1,10,000	-	1,10,000
Bhaj Machine & Wielding Machine	40,000	-	40,000
Steel	-	2,00,000	2,00,000
Security	50,000	-	50,000
Total	2,00,000	2,00,000	4,00,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 200,000
- Total 400,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Steel Almirah, Window Grill, Collapsible Gate, Steel Door, Rack etc	225,000	2,700,000	2,835,000	2,976,750
Total Sales (A)	225,000	2,700,000	2,835,000	2,976,750
Less. Variable Expense				
Steel Almirah, Window Grill, Collapsible Gate, Steel Door, Rack etc	157,500	1,890,000	1,984,500	2,083,725
Total variable Expense (B)	157,500	1,890,000	1,984,500	2,083,725
Contribution Margin (CM) [C=(A-B)]	67,500	810,000	850,500	893,025
Less. Fixed Expense				
Rent	2,500	30,000	30,000	30,000
Electricity Bill	500	6,000	7,000	8,000
Mobile bill & SMS Monitoring	550	6,600	7,000	7,500
Transportation	800	9,600	10,500	11,500
Salary (self)	9,000	108,000	108,000	108,000
Salary (staff)	35,000	420,000	420,000	420,000
Entertainment	700	8,400	9,000	9,500
Total Fixed Cost	49,050	588,600	591,500	594,500
Net Profit (E) [C-D]	18,450	221,400	259,000	298,525
Investment Payback		80,000	80,000	80,000

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	200,000		
1.2	Net Profit	221,400	259,000	298,525
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		141,400	320,400
	Total Cash Inflow	421,400	400,400	618,925
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	141,400	320,400	538,925

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:06
Experience & Skill : 17 Years
Quality goods;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures







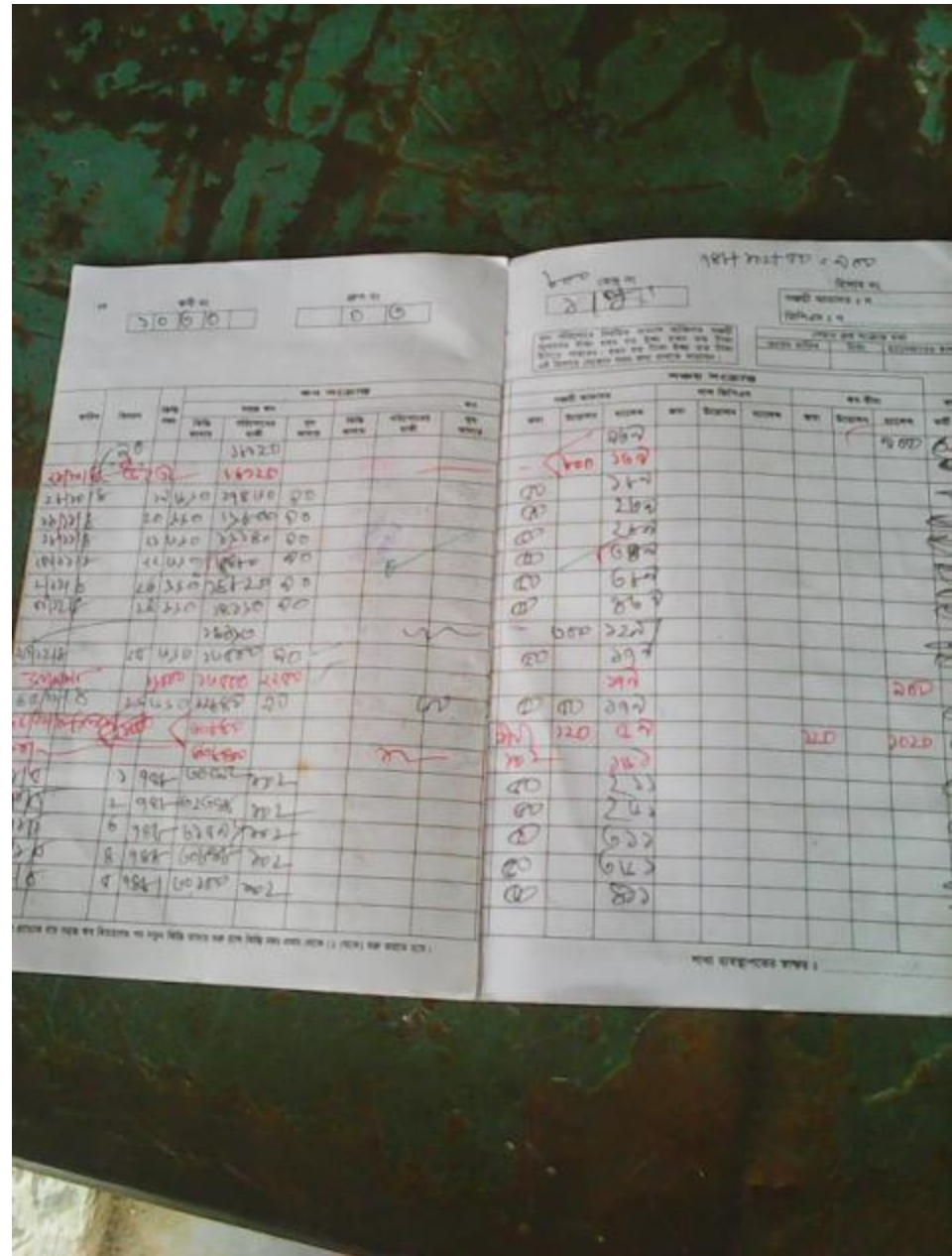












FAMILY PICTURE

