

Proposed NU Business Name: **MOHIPAL THAI ALUMINIUM**



Project identification and prepared by: Aowlad Hossain ,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>DAUDUL ISLAM</b>
Age	:	25-01-1988 ( 29 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	07 Brothers 01 Sister
Address	:	Vill: Modhuyai ; P.O: Aftab Bibir Hatt ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>BIBI KHODEJA</b>
(iii) Father's name	:	<b>LATE ABDUL MUNAF</b>
(iv) GB member's info	:	Branch: Char Mojlshpur, Sonagazi Centre # 32 (Female), Member ID: 4627/1, Group No: 06 Member since: 01-01-2001 To 08-05- 2007 (06Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,00 Outstanding loan: Nill
(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	:	08 years experience in running business. 034Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-804039
Family's Contact No.	:	01981-499881
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI KHODEJA** joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOHIPAL THAI ALUMINIUM</b>
Location	:	Sarkit House Road, Mohipal, Feni
Total Investment in BDT	:	BDT 571,750/-
Financing	:	Self BDT 511,750/- (from existing business) 90% Required Investment BDT 60,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 21 ft= 210 square ft
Security	:	150,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Aluminium, SS, Glass, SS Sheet,etc.</li><li>▪Average 30% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 03 employee.</li><li>▪Collects goods from Feni Sadar.</li><li>▪Agreed grace period is 3 months.</li></ul>

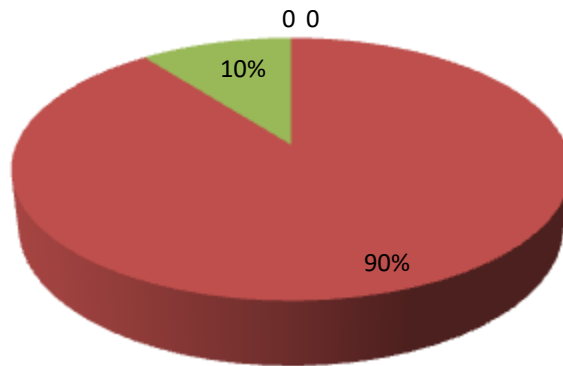
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Aluminum, SS, Glass, SS Sheet,etc.	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less Variable Expense</b>			
Aluminum, SS, Glass, SS Sheet,etc.	2,800	84,000	1,008,000
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less Variable Expense</b>			
Rent		3,000	36,000
Electricity bill		600	7,200
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary(Staff)		10,000	120,000
Entertainment		500	6,000
Guard		100	1,200
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>22,500</b>	<b>270,000</b>
<b>Net Profit (E)= [C-D]</b>		<b>13,500</b>	<b>162,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Aluminum	1500	65	97,500	462	65	30000	127,500
SS	850	85	72,250	118	85	10,000	82,250
Glass	3000	50	150,000	400	50	20,000	170,000
Seeling Bord	1500	28	42,000	0	0	0	42,000
Security	1	0	150,000	0	0	0	150,000
<b>Total</b>	<b>6867</b>	<b>228</b>	<b>511,750</b>	<b>980</b>	<b>200</b>	<b>60,000</b>	<b>571,750</b>

## Source of Finance



- Entrepreneur's Contribution 511,750
- Investor's Investment 60,000
- Total 571,750

# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Aluminum, SS, Glass, SS Sheet,etc.	4,500	135,000	1,620,000	1,701,000	1,786,050
<b>Total Sales (A)</b>	4,500	135,000	1,620,000	1,701,000	1,786,050
<b>Less Variable Expense</b>					
Aluminum, SS, Glass, SS Sheet,etc.	3,150	94,500	1,134,000	1,190,700	1,250,235
<b>Total variable Expense (B)</b>	3,150	94,500	1,134,000	1,190,700	1,250,235
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,350</b>	<b>40,500</b>	<b>486,000</b>	<b>510,300</b>	<b>535,815</b>
<b>Less Variable Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity bill		900	10,800	11,300	12,000
Transportation		3,500	42,000	42,500	43,000
Salary (self)		5000	60,000	60,000	60,000
Salary(Staff)		10,000	120,000	120,000	120,000
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1200	1,200
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>23,400</b>	<b>280,800</b>	<b>282,000</b>	<b>283,500</b>
<b>Net Profit (E)= [C-D]</b>		<b>17,100</b>	<b>205,200</b>	<b>228,300</b>	<b>252,315</b>
Investment Payback			24,000	24,000	24,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>205,200</b>	<b>228,300</b>	<b>252,315</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		181,200	385,500
	<b>Total Cash Inflow</b>	265,200	409,500	637,815
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	84,000	24,000	24,000
3	<b>Net Cash Surplus</b>	<b>181,200</b>	<b>385,500</b>	<b>613,815</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















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# FAMILY PICTURE

