

Proposed NU Business Name: MAYER DUA STEEL WELDING WORKSHOP



Project identification and prepared by: Ishak Chambugong
Sonatola Unit, Bogra

Project verified by: MD Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHIBLU MIAH
Age	:	10-9-1983 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 SON
No. of siblings:	:	2 Brothers
Address	:	Vill: Shicarpara, P.O: Velurpara, P.S: Sonatola , Dist: Bogra
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 MAJEDA BEWYA
(iii) Father's name	:	LATE TOBIBOR RAHMAN
(iv) GB member's info	:	Branch : Jorgacha , Centre : 4 (Female), Member ID: 6163, Group No: 07 Member since: 25-7-2010 (07 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 10000 Outstanding loan: 9000
(v) Who pays GB loan installment	:	Brother
(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	:	04 years experience in running business. 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01704300740
Family's Contact No.	:	01797660119
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MAJEDA BEWYA joined Grameen Bank since 07 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	:	MAYER DUA STEEL WELDING WORKSHOP
Location	:	Belupara, Sonatola , Bogra
Total Investment in BDT	:	BDT 105000 /-
Financing	:	Self BDT 55000/- (from existing business) 52% Required Investment BDT 50000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Grill, Door, Angle, Square bar. Etc▪Average 30 % gain on sales.▪The business is operating by entrepreneur . Existing 02 employee.▪01 will be appointed in future.▪The shop is rented.▪Collects goods from Station Baazar.▪Agreed grace period is 3 months.

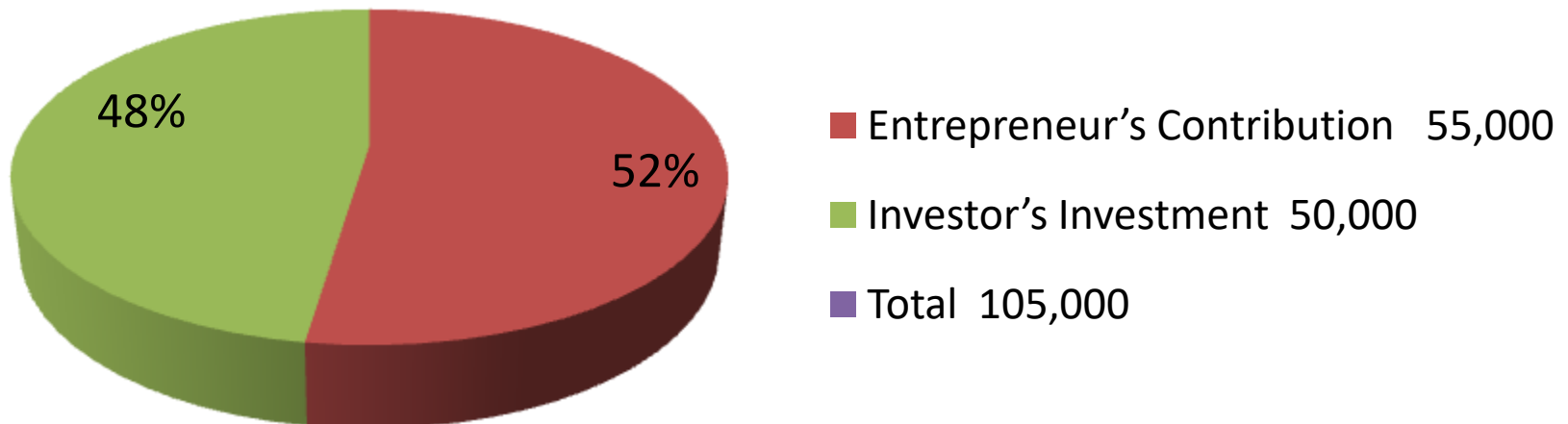
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grill, Door, Angle, Square bar. Etc	1800	54000	648000
Total sales (A)	1800	54000	648000
Less Variable Exp.			
Grill, Door, Angle, Square bar. Etc	1260	37800	453600
Total Variable exp. (B)	1260	37800	453600
Contribution Margin CM [C= (A-B)]	540	16200	194400
less fixed exp.			
Rent		500	6000
Electricity bill		2000	24000
Transportation		800	9600
Salary (self)		4000	48000
Salary (staff)		6000	72000
Mobile		300	3600
total fixed cost (D)		13600	163200
Net profit (E) [C-D]		2600	31200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sheet	320	40	12,800	250	40	10,000	22,800
Angel	250	42	10,500	300	42	12,600	23,100
Sheet	196	75	14,700	140	75	10,500	25,200
Square bar	200	45	9,000	200	41	8,200	17,200
others			0	100	87	8,700	8,700
Security			8,000				8,000
Total	966		55,000	990		50,000	105,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grill, Door, Angle, Square bar. Etc	3200	96000	1152000	1209600	1270080
Total Sales (A)	3200	96000	1152000	1209600	1270080
less variable Expenses					
Grill, Door, Angle, Square bar. Etc	2240	67200	806400	846720	889056
Total variable Expenses (B)	2240	67200	806400	846720	889056
Contribution Margin (CM)= (A-B)	960	28800	345600	362880	381024
Less Fixed Expenses					
Rent		500	6000	6000	6000
Electricity bill		2000	24000	24000	24000
Transportation		1000	12000	12000	12000
Salary (self)		5000	60000	60000	60000
Salary (staff)		15000	180000	180000	180000
Mobile		400	4800	4800	4800
Total Fixed Cost		23900	286800	286800	286800
Net Profit (E) (C-D)		4900	58800	76080	94224
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	58,800	76,080	94224
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38,800	94880
	Total Cash Inflow	108800	114880	189104
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	38,800	94880	169104

SWOT ANALYSIS

STRENGTH

Employment: Self: 2 Family:0 Others:3
Experience & Skill : 04 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



অ
তি
নি
তি

৩২
দেয়ার্সিপ









FAMILY PICTURE

