

Proposed NU Business Name: PANNA WELDING WORKSHOP O LAD



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Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. Panna Mia
Age	:	10-07-1988 (29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers 4 Sisters
Address	:	Vill: Shardhon kuti P.O: Sonarai P.S: Gabtoli 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	:	Most .Laily Begum
(iii) Father's name	:	Late Hossain Ali Pramanik
(iv) GB member's info	:	Branch: Digdair Sonatala, Centre # 8(Female), Member ID: 8047, Group No: 11 Member since: 14-04-2005 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: 13,400
(v) Who pays GB loan installment	:	Mother
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-640947
Mother's Contact No.	:	01727-294410
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most LAILY BEGUM joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PANNA WEILDING WORKSHOP
Location	:	Attapara Bazer, Sonarai, Gabtoli, Bogra
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 170,000/- (from existing business) 71% Required Investment BDT 70,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft = 600 square ft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing goods; Engel, Squerbar, sheet, Flatbar, Barnes, color, etc. ▪ Average 30% gain on sale. ▪ The business is operating by entrepreneur. Existing one employee. ▪ one employee will be appointed. ▪ The shop is rented ▪ Collects goods from Bogra Bazar, Bogra ▪ Agreed grace period is 3 months.

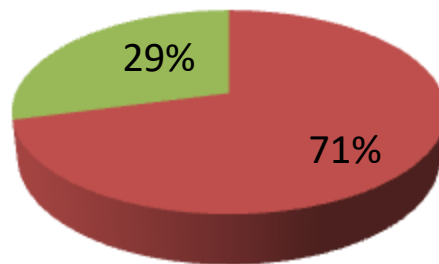
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics items	2,400	72,000	864,000
Total Sales (A)	2,400	72,000	864,000
Less. Variable Expense			
Electronics items	1,680	50,400	604,800
Total variable Expense (B)	1,680	50,400	604,800
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200
Less. Fixed Expense			
House rant		1,800	21,600
Electricity Bill		2,800	33,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		400	4,800
Generator		-	0
Mobile Bill		400	4,800
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		15,000	180,000
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Engal	400	48	19,200	500	48	24,000	43,200
Squerbar	300	44	13,200	300	44	13,200	26,400
Sheet	270	80	21,600	100	80	8,000	29,600
Flatbar	250	45	11,250	300	45	13,500	24,750
Desigan sheet	400	100	40,000	48	100	4,800	44,800
Barnise	4	1270	5,080	1	6500	6,500	11,580
Others	1	19670	19,670	0	0	0	19,670
Security	1	40000	40,000	0	0	0	40,000
Total	1626	0	170000	1249	6817	70000	240000

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 70,000
- Total 240,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	3,100	93,000	1,116,000	1,171,800	1,230,390
Total Sales (A)	3,100	93,000	1,116,000	1,171,800	1,230,390
Less. Variable Expense					
Grocery items	2,170	65,100	781,200	820,260	861,273
Total variable Expense (B)	2,170	65,100	781,200	820,260	861,273
Contribution Margin (CM) [C=(A-B)]	930	27,900	334,800	351,540	369,117
Less. Fixed Expense					
House rant		1,800	21,600	21,600	21,600
Electricity Bill		2,800	33,600	33,600	33,600
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4,000	48,000	48,000	48,000
Entertainment		400	4,800	4,800	4,800
Guard		100	1,200	1,200	1,200
Mobile Bill		400	4,800	4,800	4,800
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		15,000	180,000	180,000	180,000
Net Profit (E) [C-D]		12,900	154,800	171,540	189,117
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	154,800	171,540	189,117
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		126,800	270,340
	Total Cash Inflow	224,800	298,340	459,457
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	126,800	270,340	431,457

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;14Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













Family Picture



Family Picture

