

Proposed NU Business Name: **MA WELDING WORKSHOP**



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RASEL
Age	:	03/03/1987(30Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Brother
Address	:	Vill: Pirijpur,P.O:Pirijpur, P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MORIOM BEGUM
(iii) Father's name	:	LATE SHAH AOWRONGOJEB
(iv) GB member's info	:	Branch:Matikata,godagari, Centre #71(Female), Member ID: 2379, Group No:03 Member since:27/08/2013 First loan: BDT -10000
Further Information:		Existing Loan: BDT 20000, Outstanding loan:8120
(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	:	03years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Goru Palon
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01723580881
Father's Contact No.	:	01721876279
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORIOM BEGUM joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

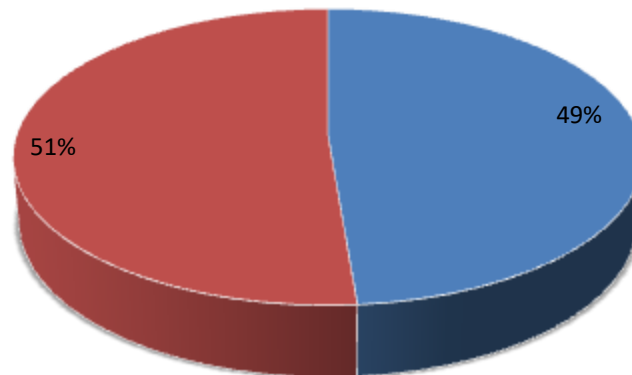
Business Name	:	MA WELDING WORKSHOP
Location	:	Pirijpur, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT 97500/-
Financing	:	Self BDT 47500/-(from existing business) 49% Required Investment BDT 50,000/-(as equity) 51%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	12ft x 8ft= 96 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Angle, Grill, Rods Door etc▪The business is operating by entrepreneur. Existing 2 employees.▪Average gain▪The farm is Rent.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Angle, Grill, Rods Door	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less. Variable Expense			
Angle, Grill, Rods Door	900	27000	324000
Total Variable Expense (B)	900	27000	324000
Contribution Margin(CM) [C=(A-B)]	1100	33000	396000
Less. Fixed Expense			
Rent		1500	18000
Electricity Bill		1200	14400
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		6000	72000
Transportation		1500	18000
Food/other		0	0
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		15400	184800
Net Profit (E) [C-D]		17600	211200

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Lohar Angle	28000	30000	58000
Thai Grill	4500	20000	24500
Lohar Pat	15000	0	15000
Total	47500	50000	97500

Source of Finance



- Entrepreneur's Contribution 47500
- Investor's Investment 50000
- Total 97500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Angle, Grill, Rods Door	2667	80010	960120	1008126	1058532.3
Total Sales (A)	2667	80010	960120	1008126	1058532.3
Less. Variable Expense					
Angle, Grill, Rods Door	1350	40500	486000	510300	535815
Total Variable Expense (B)	1350	40500	486000	510300	535815
Contribution Margin (CM) [C=(A-B)]	1317	39510	474120	497826	522717.3
Less. Fixed Expense					
Rent		1500	18000	18000	18000
Electricity Bill		1200	14400	14700	15000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		6000	72000	72000	72000
Transportation		1500	18000	18300	18600
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		15400	184800	185700	186600
Net Profit (E) [C-D]		24110	289320	312126	336117.3
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	289320	312126	336117.3
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		269320	561446
	Total Cash Inflow	339320	581446	897563.3
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	269320	561446	877563.3

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 03Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm :Pirijpur, Pirijpur,Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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FAMILY PICTURE

