

Proposed NU Business Name : M/S Badol Welding Shop



20/01/2015

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md.Rafiqul Islam Vill: Borokut adhar, Union: 08 No. Borobari, Post: Mural hat, Upazila: Baliadangi, Distric: Thakurgaon.
Age	:	28 Years
Marital status	:	Married
Children	:	2 (two) Sons
No. of siblings:	:	2 (two) Brothers .
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Hajara Begum Md. Edu Branch: Adhar dighi, Centre # 02/mo, Loan no.: 1126, Member since: 13 April, 2011, First loan: Tk. 2,000. Existing loan: 15,000, Outstanding: 10,050.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Father No Nil Nil Nil
Education, till to date	:	Class Nine .

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	7 (seven) years working experiences and 3 (three) years experiences is running this business, started business with BDT 20,000 (twenty thousand). He has on hand training.
Other Own/Family Sources of Liabilities	:	Father's income from betel leaf business.
NU's contact number	:	01767420699
NU's national ID number	:	9410821608315
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hajara Begum is a GB member since April 03, 2011, at first she took GB loan BDT 2,000 (two thousand).
- Gradually she took loan several times and utilized it for purchasing cows, agriculture, repairing house and assisting her husband in betel leaf business.
- Finally GB loan helped her in extension of house, purchasing 4 cows and improved her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Badol Welding Shop</i>
Address/ Location	:	Adhardighi, baliadangi, Thakurgaon.
Total Investment in BDT	:	BDT 181,000
Financing	:	Self BDT 81,000 (from existing business) Required Investment BDT 100,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000 (five thousand)
Proposed Salary	:	BDT 5,000 (five thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	(i) On an average 30% (ii) On an average 30%

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales of products & servicing (A)	2,500	65,000	780,000
Less: Cost of Sales: (B)	1,750	45,500	546,000
Gross Profit (C) [C=(A-B)]	750	19,500	234,000
Less: Operating Cost:			
Electricity bill		2,500	30,000
Shop rent (self)		-	-
Mobile bill		300	3,600
Conveyance bill		600	7,200
Conveyance Cost		800	7,200
Present Salary (self)		5,000	60,000
Present salary- (Assistant-2)		8,000	96,000
Other Cost (stationary & entertainment etc.)		800	9,600
Non Cash item			
Depreciation Expenses		650	7,800
Total Operating Cost (D)		18,650	221,400
Net Profit (C-D):		850	12,600

PRESENT & PROPOSED INVESTMENT BREAKDOWN

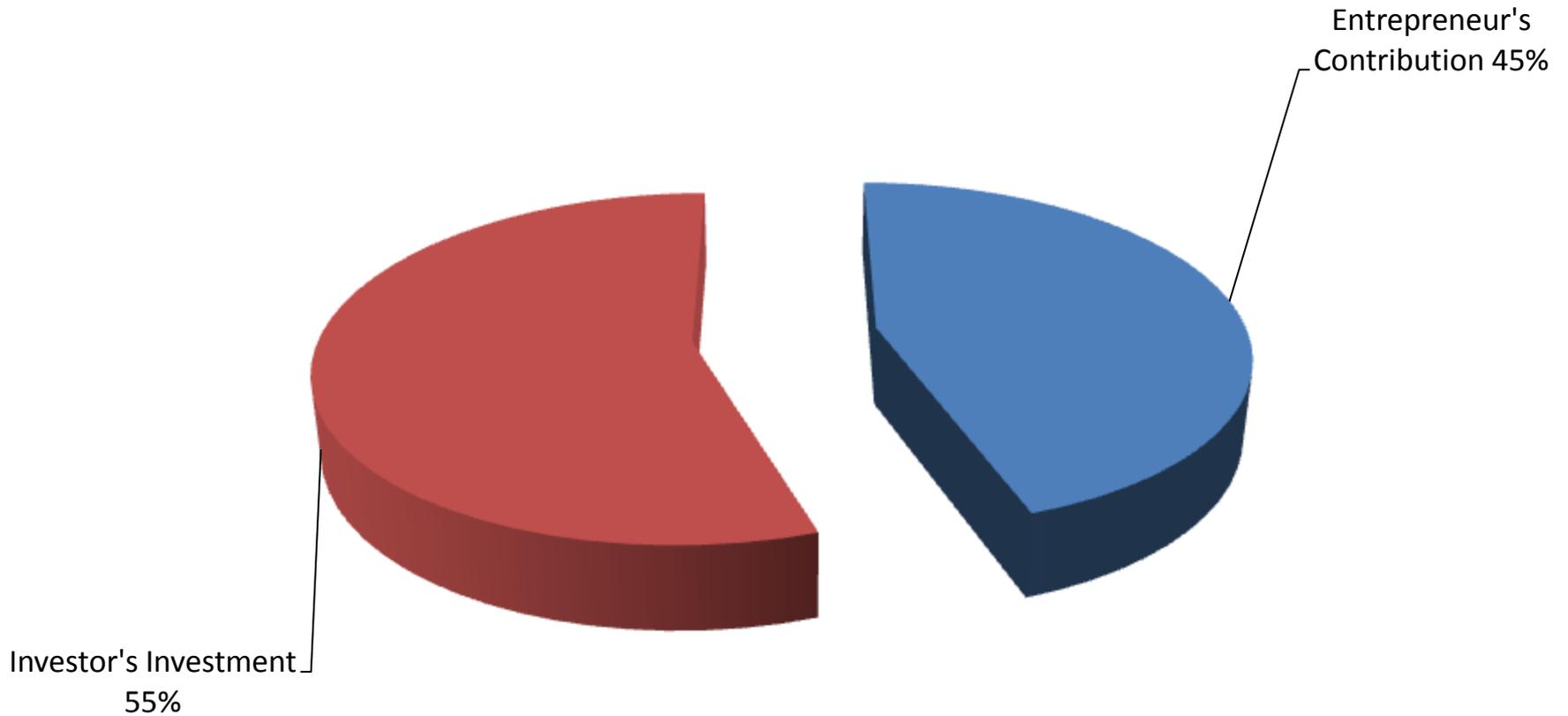
Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (plain sheet, hinge, steel angle, steel pipe, angle iron, sheet iron etc).	34,000	75,000	109,000
Machineries (welding machine, hand granding, drill machine etc.)	39,000	25,000	64,000
Cash in hand	8,000	-	8,000
Total Capital	81,000	100,000	181,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 81,000

■ Investor's Investment BDT 100,000

■ Total Investment BDT 181,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales of products & servicing (A)	3,500	91,000	1,092,000	3,675	95,550	1,146,600	3,859	100,328	1,203,930
Estimated Less: Cost of Sale: (B)	2,450	63,700	764,400	2,573	66,885	802,620	2,701	70,229	842,751
Gross Profit (C) [C=(A-B)]	1,050	27,300	327,600	1,103	28,665	343,980	1,158	30,098	361,179
Less: Operating Cost:									
Electricity bill		2,800	33,600		2,900	34,800		3,000	36,000
Shop rent (self)		-	-		-	-		-	-
Mobile bill (including SMS & Reporting)		500	6,000		600	7,200		600	7,200
Conveyance bill		800	9,600		900	10,800		1,000	12,000
Conveyance Cost		900	10,800		950	11,400		950	11,400
Ownership Transfer Fee		333	4,000		667	8,000		667	8,000
Proposed Salary (self)		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-2)		8,000	96,000		10,000	120,000		10,000	120,000
Other Cost (stationary & entertainment etc.)		1,000	12,000		1,100	13,200		1,200	14,400
Non Cash item									
Depreciation Expenses		1,067	12,800		1,067	12,800		1,067	12,800
Total Operating Cost (D)	-	20,400	244,800	-	24,183	290,200	-	25,483	305,800
Net Profit (C-D):	-	6,900	82,800	-	4,482	53,780	-	4,615	55,379
Retained income:			82,800			136,580			191,959

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl. No	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor's	100,000	-	-
1.2	Net Profit	86,800	61,780	63,379
1.3	Depreciation Expenses	12,800	12,800	12,800
1.4	Opening Balance of Cash Surplus	-	75,600	102,180
	Total Cash Inflow	199,600	150,180	178,359
2.0	Cash Outflow			
2.1	Purchase Products	75,000	-	-
2.2	Drill machine	25,000	-	-
2.3	Investment Payback including ownership transfer fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	75,600	102,180	130,359

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 0
Others (beyond family): 2
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- He has training;
- 10 Years working experience.

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Location of shop;
- Fixed customers ;
- Capital of the entrepreneur will be BDT 272,959 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's;
- Health hazards.

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
জনগণ বড়বাড়ী ইউনিয়ন পানি

স্বাস্থ্য ও উপজেলা-বাণিজ্যিক, সেবা
ট্রেড লাইসেন্স

১৯ বৎসর : ২০১৪-২০

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ রফিকুল ইসলাম
Name: Md Rafiqul Islam
পিতা: মোঃ ইস
মাতা: হাজেরা বেগম
Date of Birth: 31 Dec 1987
ID NO: 9410821608315

কবি নং: ০২

লাইসেন্স নং: ২০৪

তারিখ: ১১/০১/১০

স্বত্বাধিকারীর নাম: মোঃ হাদিম হুসেইন মোঃ

পিতা/পত্নীর নাম: মোঃ রফিকুল ইসলাম হাদিম

ঠিকানা: গ্রাম: হুসেইন হাদিম

উপজেলা: বাণিজ্যিক, সেবা: হুসেইন হাদিম

পেশার ধরণ: কামাতি কামাতি

০০/০০/২০১২ইং তারিখ পর্যন্ত

এই লাইসেন্স কাম করা হইবে

তারিখ: ১১/০১/১০

সেবা উপকরণ অধিদপ্তর
আইসিআরসিও
১৯৯ সড়ক ইঞ্জিনিয়ারিং
হাটগাতি, মুন্সিগঞ্জ।
ফোন: ০১৩৭১৪৩৩৩৩



এই লাইসেন্স পত্রটি
স্বত্বাধিকারীকে উপস্থাপন করিতে হইবে।

এই লাইসেন্স পত্রটি
স্বত্বাধিকারীকে উপস্থাপন করিতে হইবে।

১. স্বত্বাধিকারীকে উপস্থাপন
করিতে হইবে।
২. স্বত্বাধিকারীকে উপস্থাপন
করিতে হইবে।
৩. স্বত্বাধিকারীকে উপস্থাপন
করিতে হইবে।
৪. স্বত্বাধিকারীকে উপস্থাপন
করিতে হইবে।



Thank You