

Proposed NU Business Name: JAMIL WELDING & WORKSHOP



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

Project verified by: MD Mozaharul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JALAL
Age	:	01-01-1992 (24 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 Brothers 03 Sisters
Address	:	Vill: Shhipur , P.O: SA College, 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 JAYDON
(iii) Father's name	:	MD JOBABR ALI
(iv) GB member's info	:	Branch : Sonaray , Centre : 40 (Female), Member ID: 3083, Group No: 03 Member since: 02-10-2009 (07 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 15000 Outstanding loan: NA
(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.	:	01784-086945
Family's Contact No.	:	01919-086945
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JAYDON joined Grameen Bank since 07 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAMIL WELDING & WORKSHOP
Location	:	Chorpara Baazar, Sonatola, Bogra
Total Investment in BDT	:	BDT 180000 /-
Financing	:	Self BDT 130000/- (from existing business) 50% Required Investment BDT 50000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 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 20 % gain on sales.▪The business is operating by entrepreneur . Existing 01 employee.▪01 will be appointed in future.▪The shop is rented.▪Collects goods from Station Baazar.▪Agreed grace period is 3 months.

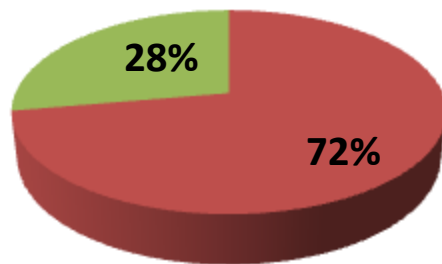
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grill, Door, Angle, Square bar. Etc	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grill, Door, Angle, Square bar. Etc	2400	72000	864000
Total variable Expense (B)	2,400	72000	864000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		4000	48000
Mobile bill		200	2400
Total fixed cost (D)		10,700	128400
Net Profit (E)= [C-D]		7,300	87600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Grill	6	3000	18,000	0	0	0	18,000
Door	1	6000	6,000	0	0	0	6,000
Shit	100	100	10,000	100	100	10,000	20,000
Angel	50	50	2,500	250	50	12,500	15,000
Squarebar	150	50	7,500	300	50	15,000	22,500
Others	1	6000	6,000	1	4500	4,500	10,500
Security	1	80000	80,000	0	0	0	80,000
pati	0	0	0	200	40	8,000	8,000
Total	309	0	130,000	851	0	50,000	180,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- Total 180,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grill, Door, Angle, Square bar. Etc	4200	126000	1512000	1587600	1666980
Total Sales (A)	4200	126000	1512000	1587600	1666980
Less Variable Expense					
Grill, Door, Angle, Square bar. Etc	3360	100800	1209600	1270080	1333584
Total variable Expense (B)	3,360	100800	1209600	1270080	1333584
Contribution Margin (CM) [C=(A-B)	840	25200	302400	317520	333396
Less Variable Expense					
Rent		1,000	12000	12,000	12000
Electricity bill		500	6000	6500	7000
Transportation		400	4800	5,300	5800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		4000	48000	48000	48000
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		11,200	134,400	135,500	136600
Net Profit (E)= [C-D]		14000	168000	182,020	196796
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	168,000	182,020	196796
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		148,000	310020
	Total Cash Inflow	218000	330020	506816
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	20000
3	Net Cash Surplus	148,000	310020	486816

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
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











FAMILY PICTURE

