

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



Project identification and prepared by: Md Lokman Hakim  
Godagari Unit, Rajshahi

Project verified by: Md.Abdul Mannan



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>FARAD ALI</b>
Age	:	10-01-1990(27 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother,3 sisters
Address	:	Vill:Prijpur, P.O: Prijpur, 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	:	<b>RASEDA BEGUM</b>
(iii) Father's name	:	<b>KURBAN ALI</b>
(iv) GB member's info	:	Branch: Matikata Godagari, Centre # 04 (Female), Member ID: 1336/2, Group No: 08 Member since: 26-02-2012(5Years) First loan: BDT 5000
Further Information:		Existing Loan:25,000 /-, Outstanding loan:/--
(v) Who pays GB loan installment	:	Father
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01846-524454
Mother's Contact No.	:	01956-239252
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RASEDA BEGUM** joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land purchase.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>FARAD WELDING WORKSHOP</b>
Location	:	Bidirpur, Prijpur, Godagari Rajshi
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30000/-(from existing business) 23% Required Investment BDT 50,000/-(as equity) 77%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a welding workshop.</li><li>▪Average 35% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 1 employe.</li><li>▪Collects goods from Rajshahi.</li><li>▪The shop is rent</li></ul>

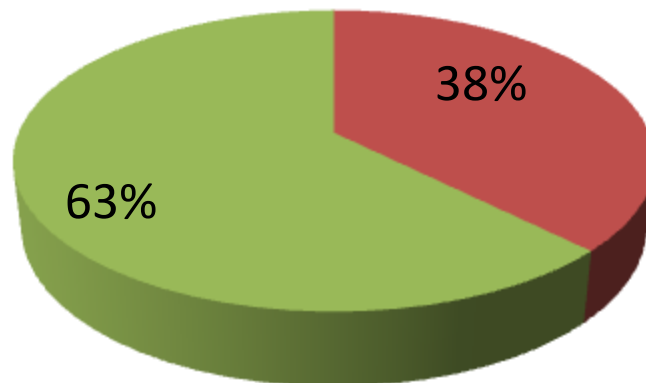
Exesting

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Iron engel,long iron	1500	45000	540000
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Iron engel,long iron	975	29250	351000
Total Variable Expense	975	29250	351000
Contributon Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Rent		1100	13200
Electricity Bill		1500	18000
Transportaion		1500	18000
Salary (Self)		5000	60000
Entertainment		200	2400
Salary (Self)		1500	18000
Mobil Bill		200	2400
Total Fixed Cost (D)		11000	132000
Net Profit (E)= [C-D]		4750	57000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Iron engle			15000	Iron engle		40000	55,000
Rod				Rod		10000	10,000
security			15000				15,000
<b>Total</b>	<b>0</b>		<b>30000</b>			<b>50,000</b>	<b>80,000</b>

## Source of Finance



- Entrepreneur's Contribution  
30,000
- Investor's Investment  
50,000
- Total 80,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Iron engel,long iron	1700	51000	612000	918000	963900
<b>Total Sales(A)</b>	<b>1700</b>	<b>51000</b>	<b>612000</b>	<b>918000</b>	<b>963900</b>
<b>Less Variable Expense (B)</b>		0	0	0	0
Iron engel,long iron	<b>1105</b>	<b>33150</b>	<b>397800</b>	<b>596700</b>	<b>626535</b>
<b>Total Variable Expense</b>	<b>1105</b>	<b>33150</b>	<b>397800</b>	<b>596700</b>	<b>626535</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>595</b>	<b>17850</b>	<b>214200</b>	<b>321300</b>	<b>337365</b>
<b>Less Fixed Expense</b>					
Rent		1100	13200	13200	13200
Electricity Bill		1500	18000	18300	18600
Transportaion		1500	18000	18400	18800
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Salary (Self)		1500	18000	18000	18000
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>11000</b>	<b>132000</b>	<b>132800</b>	<b>133600</b>
<b>Net Profit (E)= [C-D]</b>		<b>6850</b>	<b>82200</b>	<b>188500</b>	<b>203765</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	82,200	188500	203765
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	<b>Total Cash Inflow</b>	<b>132,200</b>	<b>216,500</b>	<b>306,265</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>28000</b>	<b>102500</b>	<b>180885</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures











श्री बाहर राजस्थान  
फोन: 02208429828





# FAMILY PICTURE

