

Proposed NU Business Name: **TARAJUL WORKSHOP**



Project prepared by : Probir Chandro Pramanik.
Sonatala unit.Bogra
Project verified by: Md. Mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TARAJUL ISLAM MOLLA
Age	:	05-06-1988 (29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Fazil Pur ,P.O: Korpur.P.S: Sonatala 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. Tahera Begum
(iii) Father's name	:	Md. Sikandar Ali Molla
(iv) GB member's info	:	Branch: Digdair, Sonatala, Centre # 39(Female), Member ID: 3726, Group No: 01 Member since: 25-10-1988 (29Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 40,000/-, Outstanding loan: BDT 32140
(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	:	04 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.	:	01705-289085
Mother's Contact No.	:	01733-430347
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Tahera Begum joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TARAJUL WORKSHOP
Location	:	Korpur Bazar, Sonatala, Bogra.
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	06 ft x 15 ft = 90 square ft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing goods; Engel, Squarebar, Sheet, Design Sheet, Window, Gate, Rake etc. ▪ Average 20% gain on sale. ▪ The business is operating by entrepreneur. Existing no employee. ▪ One employee will be appointed. ▪ The shop is Rented ▪ Collects goods from Bogra Bazer, Bogra ▪ Agreed grace period is 3 months.

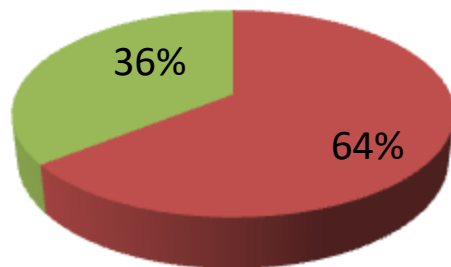
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Welding items	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Welding items	2,250	67,500	810,000
Total variable Expense (B)	2,250	67,500	810,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
House rant		750	9,000
Electricity Bill		1,500	18,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		8,000	96,000
Entertainment		300	3,600
Guard		150	1,800
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		16,500	198,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Engal	200	52	10,400	400	52	20,800	31,200
Scquer bar	100	50	5,000	200	50	10,000	15,000
Sheet	80	86	6,880	150	86	12,900	19,780
Designe Sheet	70	110	7,700	50	110	5,500	13,200
Patti	60	55	3,300	10	55	550	3,850
Rack	5	2500	12,500	0	0	0	12,500
Others	1	14220	14,220	1	250	250	14,470
Security	1	30000	30,000	0	0	0	30,000
Total	517	47073	90000	811	603	50000	140000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- **Total 140,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Welding items	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Welding items	2,625	78,750	945,000	992,250	1,041,863
Total variable Expense (B)	2,625	78,750	945,000	992,250	1,041,863
Contribution Margin (CM) [C=(A-B)]	875	26,250	315,000	330,750	347,288
Less. Fixed Expense					
House rant		750	9,000	9,000	9,000
Electricity Bill		1,500	18,000	18,000	18,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		8,000	96,000	96,000	96,000
Entertainment		300	3,600	3,600	3,600
Guard		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		16,500	198,000	198,000	198,000
Net Profit (E) [C-D]		9,750	117,000	132,750	149,288
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	117,000	132,750	149,288
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		97,000	209,750
	Total Cash Inflow	167,000	229,750	359,038
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	97,000	209,750	339,038

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience; 10Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

