Proposed NU Business Name: MAA WELDING WORKSHOP



Project identification and prepared by: Md. Saidullah, Dupchachia Unit, Bugra

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. NASIR PRAMANIK		
Age	:	25-04-1986 (29 Years)		
Education, till to date	:	Class V		
Marital status	:	Married		
Children	:	1 daughter		
No. of siblings:	:	1 Sister 1 Brother		
Address	:	Vill: Polipara, P.O: Talora, P.S: Dupchachia, Dist: Bogra		
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 Father MST. NASIMA BEGUM MD. BABUL PRAMANIK Branch: Talora Dupchachia, Centre # 39(Female), Member ID: 4061, Group No: 03 Member since: 19-5-1995 (07Years) First loan: BDT -		
Further Information:		Existing Loan: BDT nil, Outstanding loan: NIL		
(v) Who pays GB loan installment (vi) Mobile lady	:	N/A		
(vii) Grameen Education Loan	•	No 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	:	9 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-320871
Mother's Contact No.	:	01785-497010
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

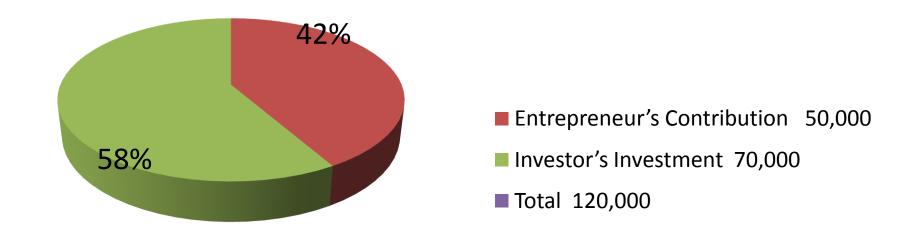
MST. NASIMA BEGUM joined Grameen Bank since 7 years ago. At first she took - taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	MAA WELDING WORKSHOP			
Location	:	Polipara bazar, Talora, Dupchachia			
Total Investment in BDT	:	BDT 120,000/-			
Financing	:	Self BDT 50,000/-(from existing business) 42% Required Investment BDT 70,000/-(as equity) 58%			
Present salary/drawings from business (estimates)	:	BDT 5,000/-			
Proposed Salary	:	BDT 5,000/-			
Size of shop	:	15 ft x 10 ft= 150 square ft			
Security of the shop	:	-			
Implementation	:	 Manufacturer of steel furniture. Average 35% gain on sale. The business is operating by entrepreneur. Existing 2 employees. The shop is owned. Collects goods from Dupchachia, Bogra. Agreed grace period is 3 months. 			

Existing Business (BDT)				
Particular	Monthly	Yearly		
Revenue (sales)				
Steel Furniture	52,000	624,000		
Total Sales (A)	52,000	624,000		
Less. Variable Expense				
Steel Furniture	33,800	405,600		
Total variable Expense (B)	33,800	405,600		
Contribution Margin (CM) [C=(A-B)	18,200	218,400		
Less. Fixed Expense				
Electricity Bill	1,200	14,400		
Mobile Bill	500	6,000		
Salary (self)	5,000	60,000		
Transportation	700	8,400		
salary (staff)	5,000	60,000		
Entertainment	400	4,800		
Total fixed Cost (D)	12,800	153,600		
Net Profit (E) [C-D)	5,400	64,800		

Investment Breakdown							
Particulars Existing Proposed Proposed To							
Steel (rod)	5,000	15,000	20,000				
Angle	7,500	20,000	27,500				
Sheet	5,000	20,000	25,000				
Pati	7,500	15,000	22,500				
Windows, Gil, Burinish etc	25,000	0	25,000				
Total	50,000	70,000	120,000				

Source of Finance



Financial Projection (BDT)				
Particular	Monthly	1st Year	2nd Year	
Revenue (sales)				
Steel Furniture	68,000	816,000	856,800	
Total Sales (A)	68,000	816,000	856,800	
Less. Variable Expense				
Steel Furniture	44,200	530,400	556,920	
Total variable Expense (B)	44,200	530,400	556,920	
Contribution Margin (CM) [C=(A-B)	23,800	285,600	299,880	
Less. Fixed Expense				
Electricity Bill	1,200	14,400	15,500	
Mobile Bill	600	7,200	8,000	
Salary (self)	5,000	60,000	60,000	
Transportation	1,000	12,000	14,000	
salary (staff)	5,000	60,000	56,000	
Entertainment	400	4,800	5,500	
Total Fixed Cost	13,200	158,400	159,000	
Net Profit (E) [C-D)	10,600	127,200	140,880	
Investment Payback		42,000	42,000	

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	127,200	140,880
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		85,200
	Total Cash Inflow	197,200	226,080
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	85,200	184,080

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 09 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













তালোড়া পৌরসভা কার্যালয়

হि न१	20		লাইসেন্স নং	2284
স্থানীয	্য সরকার (পৌরসভা) আই	न, २००৯ এর ৯৮ ধারা অনুযায়ী	পেশা, ব্যবসার জন্য ল	াইসেপ যাহার মেয়াদ
2020	- 2026 - 20	অর্থ বছর পর্যন্ত বল	বৎ থাকিবে।	
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ফ তালোড়া ^{কে}	गोत्र धनाकारा अट्रि	क्तिः <u>वा</u> वमा हान	াাইবার জন্য স্থানীয় সরক	ার (পৌরসভা) আইন,
		র করিলেন এবং সেই বাবদ কর হিসা ে ক্রিমিনিয়ে প্রান্তি স্বীকার করি		
				টাকা পয়সা
		লাইসেল কর ঃ টা	का द्वारा	णका भागा २००१-

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			মোট টাকাঃ	= 0000
			PONDS NAMES	
			5	

এই লাইসেলের মেয়াদ ৩০লে জুন 2026 50 পর্যন্ত

ময়র/প্রশাসক ভালোড়া প্রৌরস্ভা

দ্রঃ- যদি কোন দতনীয় কাল ইয়ার পূর্বেই করা হইয়া থাকে, তবে সে যাপারে পৌর কর্তৃপক্ষের ব্যবস্থা অবলয়নের অধিকার পুনু না করিয়া এই লাইনেল প্রদন্ত হই

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CENI, SADMAZIM

FAMILY PICTURE

