Proposed NU Business Name: MAA BABAR DUA WELDING WORKSHOP



Project identification and prepared by: MD. Saidullah, Dupchachia Unit, Bogra

Project verified by: MD Mujaharul Islam



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. SHOHAG MONDOL			
Age	:	12-02-1987 (31 Years)			
Education, till to date	:	Class IX			
Marital status	:	Married			
Children	:	1 Son			
No. of siblings:	:	1 Brother 1 Sister			
Address	:	Vill: Baghopara, P.O: Dupchachia, 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. VANU BEGUM MD. SHAHEB ALI MONDOL Branch: Bir kedar, kahalu, Bogra, Centre # 30(Female), Member ID: 3571/1; Group No:04 Member since: 5-05-1996(7Years) First loan: 5,000 taka.			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 10000, Outstanding loan: BDT NIL Nil No No 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	:	5 years.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727906158
Mother's Contact No.	:	0176798870
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. VANU BEGUM joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info			
Business Name	:	MAA BABAR DUA WELDING WORKSHOP	
Location	:	Busstand, Dupchachia	
Total Investment in BDT	:	BDT 240,000	
Financing	:	Self BDT 140,000(from existing business) 58% Required Investment BDT 100,000 (as equity) 42%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	10 ft x 20.ft= 200 square ft	
Security of the shop	:	50000	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like rod. Box, door. Average 10% gain on sales The business is operating by entrepreneur. Existing 4 employees The shop is rent. Collects goods from Bogra local market. Agreed grace period is 3 months. 	

Existing Business				
Paticular	Daily	Monthly	Yearly	
Revenue(Sales)				
Steel furniture workshop	9000	270000	3240000	
Total Sales (A)	9000	270000	3240000	
Less Variable Expense				
Steel furniture workshop	8100	243000	2916000	
Total variable Expense (B)	8,100	243000	2916000	
Contribution Margin (CM) [C=(A-B)	900	27000	324000	
Less Variable Expense				
Rent		1,000	12000	
Electricity bill		2000	24000	
Transportation		1,000	12000	
Salary (self)		5000	60000	
Salary(Staff)		10000	120000	
Entertainment		200	2400	
Guard		200	2400	
Mobile bill		300	3600	
Total fixed cost (D)		19,700	236400	
Net Profit (E)= [C-D]		7,300	87600	

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Grill shit, Plane shit	35,000	30000	65000		
Rod,box door	25,000	30,000	55000		
GP sit, angle	30,000	25000	55000		
Shatar gate pati	25,000	15,000	40000		
3 suta bar square	25,000	0	25000		
	140,000	100,000	240000		

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Steel furniture workshop	11600	348000	4176000	4384800	
Total Sales (A)	11600	348000	4176000	4384800	
Less Variable Expense					
Steel furniture workshop	10440	313200	3758400	3946320	
Total variable Expense (B)	10,440	313200	3758400	3946320	
Contribution Margin (CM) [C=(A-B)	1,160	34800	417600	438480	
Less Variable Expense					
Rent		1,000	12,000	12,000	
Electricity bill		2500	30000	31000	
Transportation		1,500	18000	18,500	
Salary (Self)		5000	60000	60000	
Salary(Staff)		10000	120000	120000	
Entertainment		300	3600	3800	
Guard		200	2400	2600	
Mobile bill		300	3600	9000	
Total fixed cost (D)		20,800	249600	256,900	
Net Profit (E)= [C-D]		14000	168000	181,580	
Investment Payback			60,000	60,000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	168,000	181,580
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		108,000
	Total Cash Inflow	268000	289580
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	108,000	229580

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 16 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

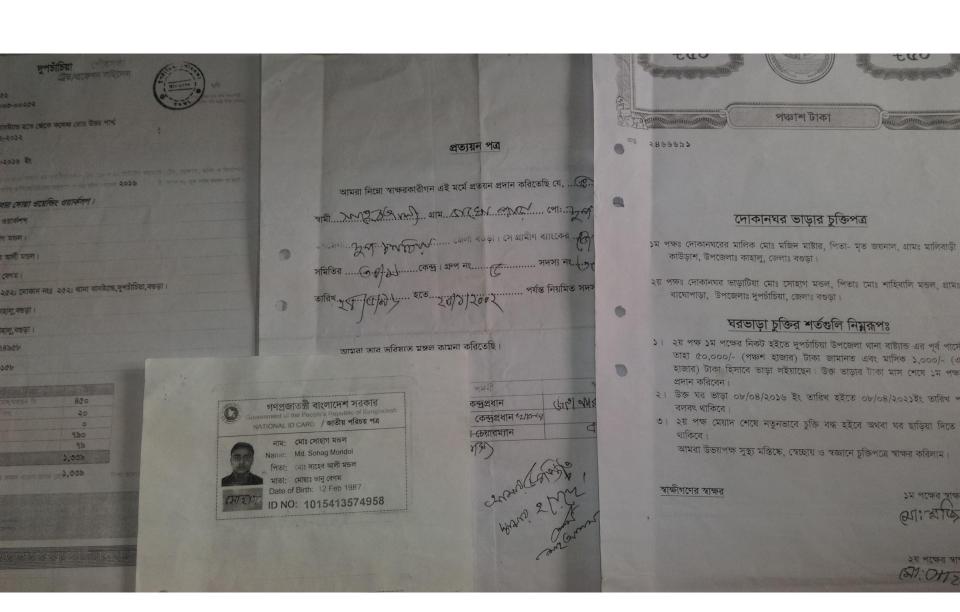












FAMILY PICTURE

