

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



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

Project verified by: Md Mozaharul islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. Abdur Rashid
Age	:	31-12-1987 (30 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Utter sukanpukur P.O: S. A .collage 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	:	Most Belly Begum
(iii) Father's name	:	Md Azibor Bepari
(iv) GB member's info	:	Branch: Sonarai, Centre # 86(Female), Member ID: 8302, Group No: 06 Member since: 29-12-2009 (08Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 106900/-, Outstanding loan: 73580
(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	:	4 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.	:	01745-853475
Mother's Contact No.	:	01975-853475
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Belly 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	:	RASHID WELDING WORKSHOP
Location	:	S .A . Collage station, Sonatola, 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	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; sheet, Engel, flat bar ,zed bar, squarbar, Rod etc. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. Existing two employes. ▪One employee will be appointed. ▪The shop is rented. ▪Collects goods from Bogra Bazer, Bogra. ▪Agreed grace period is 3 months.

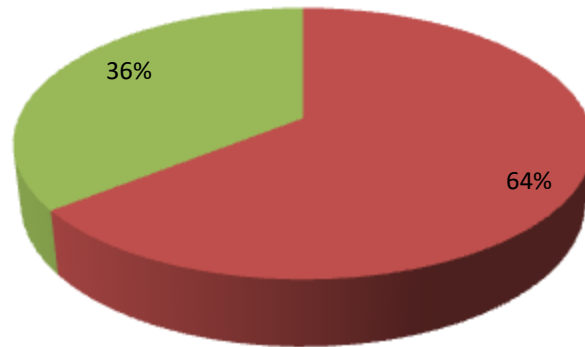
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
welding items	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
welding items	2,240	67,200	806,400
Total variable Expense (B)	2,240	67,200	806,400
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600
Less. Fixed Expense			
House rant		2,000	24,000
Electricity Bill		2,500	30,000
Salary (self)		5,000	60,000
Salary (staf)		15,000	180,000
Mobile Bill		800	9,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		25,300	303,600
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Engle	250	47	11,750	320	47	15,040	26,790
Squar bar	300	43	12,900	200	43	8,600	21,500
Flatbar	150	44	6,600	150	44	6,600	13,200
Zedbar	350	44	15,400	130	44	5,720	21,120
Rod	50	46	2,300	0	0	0	2,300
Sheet	200	77	15,400	150	77	11,550	26,950
Others	1	5650	5,650	1	2490	2,490	8,140
Security	1	20000	20,000	0	0	0	20,000
Total	1302	0	90000	951	2745	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	2,450	73,500	882,000	926,100	972,405
Total variable Expense (B)	2,450	73,500	882,000	926,100	972,405
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
House rant		2,000	24,000	24,000	24,000
Electricity Bill		2,500	30,000	30,000	30,000
Transportation		-	0	0	-
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		15,000	180,000	180,000	180,000
Mobile Bill		800	9,600	9,600	9,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		25,300	303,600	303,600	303,600
Net Profit (E) [C-D]		6,200	74,400	93,300	113,145
Investment Payback Period			20000	20000	20000

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

Sl #	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	74,400	93,300	113,145
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		54,400	127,700
	Total Cash Inflow	124,400	147,700	240,845
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	54,400	127,700	220,845

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

