

Proposed NU Business Name: **ZIHAD WEILDING WORKSHOP**



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

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABU SUFIAN
Age	:	06/07/1989(28Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2Brother & 3 Sister.
Address	:	Vill: Pirijpur ,P.O:Pirijpur,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	:	MST.NASIMA BEGUM
(iii) Father's name	:	MD. ANARUL ISLAM
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #71(Female), Member ID: 7963/2, Group No:06 Member since:28-03-2011 First loan: BDT -5000
Further Information:		Existing Loan: BDT 26000, Outstanding loan:23140
(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	:	02years experience in running business. He has no training.
Other Own/Family Sources of Income	:	NO
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01780121970
Father's Contact No.	:	01713703533
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NASIMA 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 Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ZIHAD OWELDING WORKSOP
Location	:	Horisongkorpor, Godagari, Rajshahi
Total Investment in BDT	:	BDT 79,000
Financing	:	Self BDT 29,000-(from existing business) 37% Required Investment BDT 50,000/-(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; iron.▪The business is operating by entrepreneur. Existing no employees.▪Avarage gain▪The farm is owned.▪Agreed grace period is 3 months.

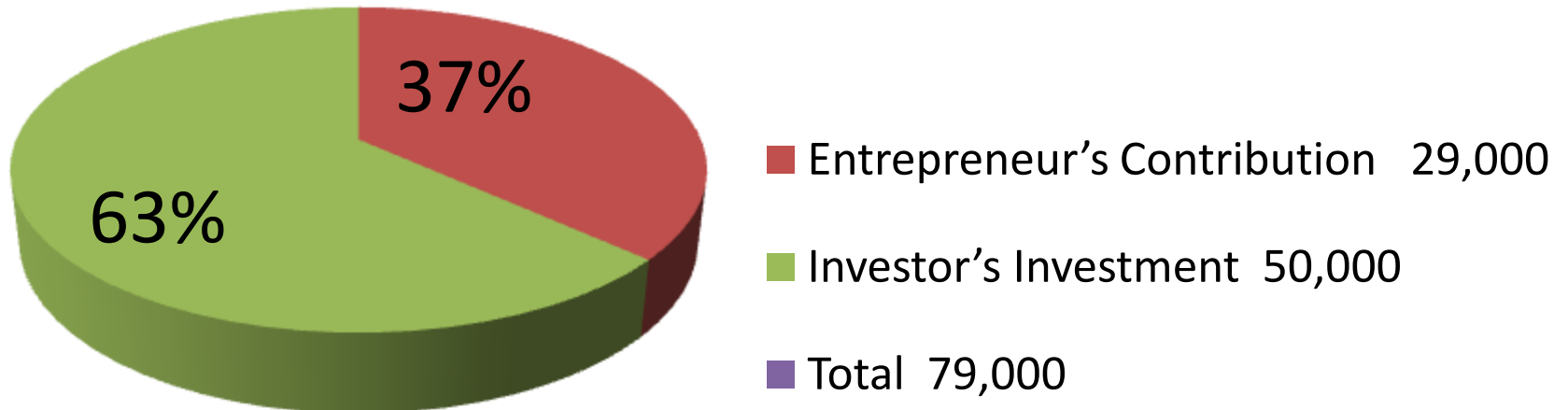
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Servicing of Incam	1000	30000	360000
Total Sales (A)	1000	30000	360000
Less. Variable Expense			
Servicing of Incam	1000	30000	360000
Total variable Expense (B)	1000	30000	360000
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000
Less. Fixed Expense			
Rent		600	7200
Electricity Bill		800	9600
Mobile Bill		200	2400
Salary (self)		5000	60000
Transportation		400	4800
Salary stuff		10000	120000
Entertainment			
Bank service Charge			100
Total fixed Cost (D)		17000	204100
Net Profit (E) [C-D]		13000	155900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Iron	29,000	50,000	79,000
		0	
		0	
Total	29,000	50,000	79000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Incom of servicing	1000	30000	360000	378000	396900
Total Sales (A)	1000	30000	360000	378000	396900
Less. Variable Expense					
Incom of servicing	1000	30000	360000	378000	396900
Total variable Expense (B)	1000	30000	360000	378000	396900
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		600	7200	7500	8000
Electricity Bill		800	9600	10000	10500
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Transportation		400	4800	5000	5500
Salary (staff)		10000	120000	120000	120000
Bank service Charge			100	100	100
Total Fixed Cost		17000	204100	205300	207100
Net Profit (E) [C-D]		13000	155900	172700	189800
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	155900	172700	189800
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		135900	288600
	Total Cash Inflow	205900	308600	478400
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	135900	288600	458400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Horisongkorpur,Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Handwritten notes on a wooden board, including the numbers 8-8, 8-8, 20-20, and 1-10.

