

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



Project identification and prepared by: Mr. Kabir Raksam  
,Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.ASHARUL ISLAM</b>
Age	:	10/04/1999(18Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	5 Sister & 1 Brother
Address	:	Vill: Dearmahabotpur,P.O:Vatopara,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	:	<b>MOST.AFRUJA</b>
(iii) Father's name	:	<b>MD. KHAZA AHMED</b>
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #53(Female), Member ID: 6832/2, Group No:09 Member since:01-04-2005 (10 Years) First loan: BDT -3000
Further Information:		Existing Loan: BDT 3000, Outstanding loan:3000
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01822446792
Father's Contact No.	:	01750908773
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.AFRUJA** joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASHRAFUL WELDING WORKSHOP</b>
Location	:	Dearmahabotpur , Vatopara, Godagari, Rajshahi
Total Investment in BDT	:	BDT 90,000
Financing	:	Self BDT 40,000-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15 ft x 10ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; iron.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Avarage gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

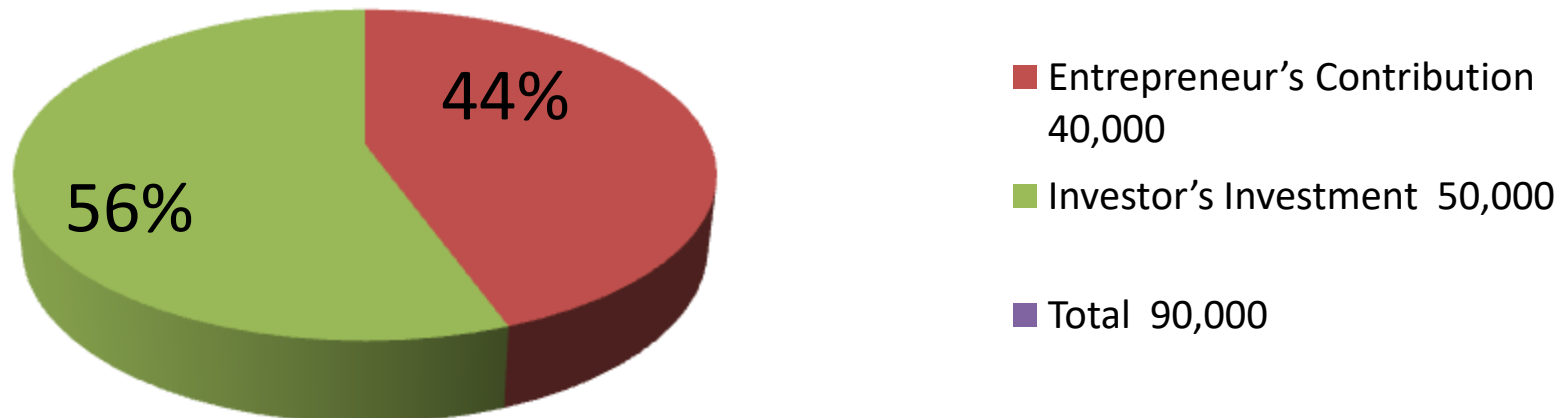
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Servicing of Incam	700	21000	252000
<b>Total Sales (A)</b>	700	21000	252000
<b>Less. Variable Expense</b>			
Servicing of Incam	0	0	0
<b>Total variable Expense (B)</b>		0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21000	252000
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		2000	24000
Mobile Bill		200	2400
Salary (self)		5000	60000
Transportation		1000	12000
Entertainment		0	0
Bank service Charge			100
<b>Total fixed Cost (D)</b>		<b>8200</b>	<b>98500</b>
<b>Net Profit (E) [C-D]</b>		<b>12800</b>	<b>153500</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Iron	40,000	50,000	90,000
		0	
		0	
<b>Total</b>	<b>40,000</b>	<b>50,000</b>	<b>90000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Incom of servicing	700	21000	252000	264600	277830
<b>Total Sales (A)</b>	700	21000	252000	264600	277830
<b>Less. Variable Expense</b>					
Incom of servicing					
<b>Total variable Expense (B)</b>					
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21000	252000	264600	277830
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		2000	24000	26000	30000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	14000	15000
Entertainment					
Salary (staff)					
Food					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		8200	98500	102800	108100
<b>Net Profit (E) [C-D]</b>		12800	153500	161800	169730
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	153500	161800	169730
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>133500</b>	<b>275300</b>
	<b>Total Cash Inflow</b>	<b>203500</b>	<b>295300</b>	<b>445030</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>133500</b>	<b>275300</b>	<b>425030</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













