

Proposed NU Business Name: MS SOTTOTA WELDING WORKSHOP



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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	PROSANTO KUMAR SHAHA
Age	:	25-10-1983 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Nagorpara, P.O: Baluyahat, P.S: Sonatala 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	:	MOMOTA RANI SHAHA
(iii) Father's name	:	PRANTOSH KUMAR SHAHA
(iv) GB member's info	:	Branch: Baluya, Sonatala, Centre # 09 (Female), Member ID: 1295, Group No: 02 Member since: 12-01-2007 (10 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 25,000/-, Outstanding loan: BDT 800/-
(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	:	09 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.	:	01737-204431
Mother's Contact No.	:	01718-642930
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTA RANI SHAHA joined Grameen Bank since 10 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	:	MS SOTTOTA WELDING WORKSHOP
Location	:	Baluya hat bazar,Sonatala, Bogra.
Total Investment in BDT	:	BDT 2,60,00/-
Financing	:	Self BDT 2,00,000/- (from existing business) 77% Required Investment BDT 60,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 15 ft= 320 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Almari,Sucase,Box and others sale.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing 03 employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Local Market, Bogra▪Agreed grace period is 3 months.

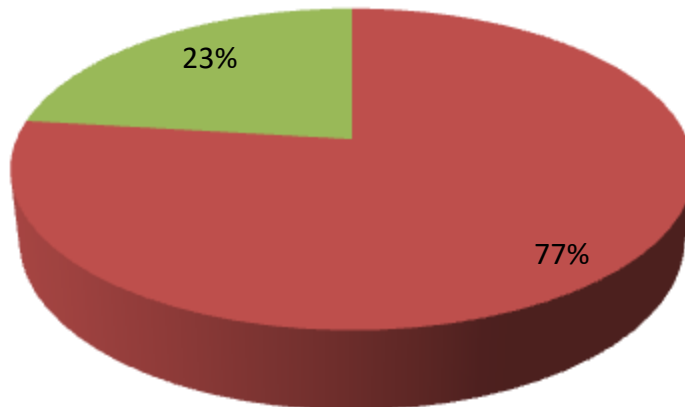
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Almari,Sucase,Box and others sale	3,800	114,000	1,368,000
Total Sales (A)	3,800	114,000	1,368,000
Less. Variable Expense			
Production cost	2,470	74,100	889,200
Total variable Expense (B)	2,470	74,100	889,200
Contribution Margin (CM) [C=(A-B)]	1,330	39,900	478,800
Less. Fixed Expense			
House rant		2,000	24,000
Electricity Bill		2,000	24,000
Transportation		-	0
Salary (self)		5,000	60,000
Salary (staf)		22,500	270,000
Entertainment		-	0
Guard		200	2,400
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		31,900	382,800
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Almari	2	19000	38,000	2	19,000	38,000	76,000
Show Case	6	5000	30,000	2	5,000	10,000	40,000
Box	20	3000	60,000	15	100	1,500	61,500
Dram	30	1100	33,000	0	0	0	33,000
Print shit	20	100	2,000	0	0	0	2,000
Squre Bar	100	45	4,500	200	45	9,000	13,500
Angel	200	41	8,200	0	0	0	8,200
Others	1	4300	4,300	1	1500	1,500	5,800
Security	1	20000	20,000	0	10550	0	20,000
Total	380		200,000	1	36,195	60,000	260,000

Source of Finance



- Total 260,000
- Entrepreneur's Contribution 200,000
- Investor's Investment 60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Almari,Sucase,Box and others sale	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Production cost	2,925	87,750	1,053,000	1,105,650	1,160,933
Total variable Expense (B)	2,925	87,750	1,053,000	1,105,650	1,160,933
Contribution Margin (CM) [C=(A-B)]	1,575	47,250	567,000	595,350	625,118
Less. Fixed Expense					
House rant		2,000	24,000	24,000	24,000
Electricity Bill		2,000	24,000	24,000	24,000
Transportation		-	0	0	-
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		22,500	270,000	270,000	270,000
Entertainment		-	0	0	-
Guard		200	2,400	2,400	2,400
Generator		-	0	0	-
Mobile Bill		500	6,000	6,000	6,000
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		32,200	386,400	386,400	386,400
Net Profit (E) [C-D]		15,050	180,600	208,950	238,718
Investment Payback			24,000	24,000	24,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	180,600	208,950	238,718
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		156,600	341,550
	Total Cash Inflow	240,600	365,550	580,268
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	156,600	341,550	556,268

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:03
Experience & Skill : 09 Years
Quality goods & services;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop Baluya hat bazar, Sonatala,
Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













