

Proposed NU Business Name: **MOKADDES WELDING & WORKSHOP**



Project identification and prepared by: Md. Abadot Hossain
Sarkar,
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOKADDES KAJI
Age	:	10-02-1983 (33Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Sons and 2 Daughter
No. of siblings:	:	5 Brothers and 3 Sisters
Address	:	Vill: Chukuriya P.O: Jamurkee P.S: Mirjapur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	KHADEJA BEGUM
(iii) Father's name	:	LATE , INTAJ KAJI
(iv) GB member's info	:	Branch: Jamurki Mirjapur , Centre # 14 (Male), Member ID: 1743, Group No: 04 Member since: 1979 to 1999(20Years) First loan: BDT 1000 /- Outstanding loan: Nil
Further Information:		
(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	:	10 years experience in running business. He has 3 years training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709-535573
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE , INTAJ KAJI joined Grameen Bank since 20 years ago. At first she took BDT 1,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MOKADDES WELDING & WORKSHOP
Location	:	Pakulla, Mirjapur, Tangail.
Total Investment in BDT	:	BDT 1,48,500/-
Financing	:	Self BDT 68,500/- (from existing business) 46% Required Investment BDT 80,000/- (as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 5ft= 100 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; TV Box, Almetry, Alna, Rake, Showcase , Squire Bar, Flat Bar ,Grill ,Shelf, Angel etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is Rented.▪Collects goods from Pkulla.▪Agreed grace period is 3 months.

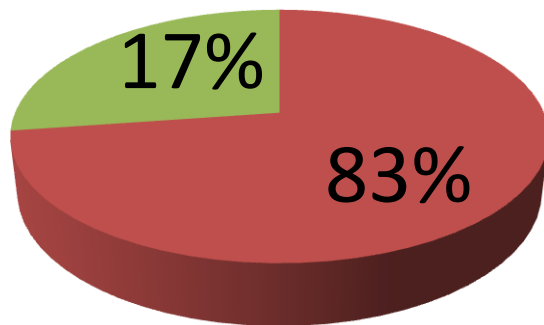
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
TV Box, Almery, Alna, Rake, Showcase etc.		65,000	7,80,000
Total Sales (A)		65,000	7,80,000
Less. Variable Expense			
TV Box, Almery, Alna, Rake, Showcase etc.		45,500	5,46,000
Total variable Expense (B)		45,500	5,46,000
Contribution Margin (CM) [C=(A-B)]		19,500	2,34,000
Less. Fixed Expense			
Mobile Bill		150	1,800
Rent		2,500	30,000
Transportation		500	6,000
Electricity Bill		1,200	14,400
Salary (self)		5,000	60,000
Salary (4 Employees)		5,000	60,000
Entertainment		150	1,800
Total fixed Cost (D)		14,500	1,74,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Squire bar (150kgx46)	6,900	20,000	26,900
Angle (30kgx50)	1,600	20,000	21,600
Shelf (1x5000)	5,000		5,000
Gril (6x2500)	15,000		15,000
Machine	40,000		40,000
Flat Bar		20,000	20,000
Shit		20,000	20,000
Total	68,500	80,000	1,48,000

Source of Finance



■ Entrepreneur's Contribution 400,000

■ Investor's Investment 150,000

■ Total 550,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
TV Box, Almery, Alna, Rake, Showcase etc.		82,000	9,84,400	10,33,200
Total Sales (A)		82,000	9,84,000	10,33,200
Less. Variable Expense				
TV Box, Almery, Alna, Rake, Showcase etc.		57,400	6,88,800	7,23,240
Total variable Expense (B)		57,400	6,88,800	7,23,240
Contribution Margin (CM) [C=(A-B)]		24,600	2,95,200	3,09,960
Less. Fixed Expense				
Electricity Bill		1,200	14,400	15,000
Mobile Bill		300	3,600	3,600
Rent		2,500	30,000	30,000
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	13,000
Entertainment		200	2,400	2,400
Salary (1 Employee)		5,000	60,000	60,000
Total Fixed Cost		15,200	1,82,400	1,84,000
Net Profit (E) =[C-D]]		9,400	1,12,800	1,25,960
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	1,12,800	1,25,960
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		64,800
	Total Cash Inflow	1,92,800	1,90,760
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	1,28,000	48,000
3	Net Cash Surplus	64,800	1,42,760

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





























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ଆଜି ମୋର ଉପସ୍ଥିତିରେ (କାର୍ଯ୍ୟକାରୀ) ଗ୍ରହଣ କରାଯାଇଥିବା
 ସାକ୍ଷ୍ୟ ପତ୍ରରେ (ଏ) ଉପ ଉଲ୍ଲେଖ କରାଯାଇଛି
 ଶ୍ରୀମତୀଙ୍କ ଉପସ୍ଥିତିରେ ଉଲ୍ଲେଖ କରାଯାଇଛି
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କାର୍ଯ୍ୟକାରୀ

କାର୍ଯ୍ୟକାରୀ (କାର୍ଯ୍ୟକାରୀ)
 28/1/2021
 10-01-21
 ଶ୍ରୀମତୀଙ୍କ ଉପସ୍ଥିତିରେ

FAMILY PICTURE