

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



Project identification and prepared by: Md. Shah Alom,
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. REZAUL KARIM
Age	:	01-02-1986 (29 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	4 Brother
Address	:	Vill: Bisnupur, P.O: murail, P.S: kahalu, 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	:	MST. RASHIDA BEGUM
(iii) Father's name	:	MD. ISMAIL
(iv) GB member's info	:	Branch: NOROHOTTO, KAHALU, Centre # 14(Female), Member ID: 1914, Group No: 05 Member since: 19-5-1992 (07Years) First loan: BDT - 1500
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745323998
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RASHIDA BEGUM joined Grameen Bank since 7 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	REJA WELDING WORKSHOP
Location	:	SARAI BAZAR, KAHALU ROAD
Total Investment in BDT	:	BDT 180000/-
Financing	:	Self BDT 80,000/-(from existing business) 44% Required Investment BDT 100,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 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; rod, shit etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

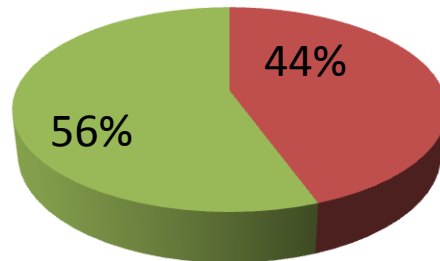
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pati, angle bar ,door	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Pati, angle bar ,door	2250	67500	810000
Total variable Expense (B)	2,250	67500	810000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Variable Expense			
Rent		1,100	13200
Electricity bill		1000	12000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		6600	79200
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		15,300	183600
Net Profit (E)= [C-D]		7,200	86400

Investment Breakdown

Particulars	Existing	Proposed	Total
Pati, Angle, Bar	27,000	47,000	74000
Sid, Door, Window	53,000	53,000	106000
	80,000	100,000	180000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 100,000
- Total 180,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Pati, angle bar ,door	4500	135000	1620000	1701000
Total Sales (A)	4500	135000	1620000	1701000
Less Variable Expense				
Pati, angle bar ,door	3375	101250	1215000	1275750
Total variable Expense (B)	3,375	101250	1215000	1275750
Contribution Margin (CM) [C=(A-B)]	1,125	33750	405000	425250
Less Variable Expense				
Rent		1,100	15,000	15,000
Electricity bill		1300	15600	16000
Transportation		1,000	12,000	12,000
Salary (self)		5000	60000	60000
Salary(Staff)		10600	127200	127200
Entertainment		300	3600	3600
Mobile bill		400	4800	5000
Total fixed cost (D)		19,700	238,200	238,800
Net Profit (E)= [C-D]		14050	168600	186,450
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	168,600	186,450
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		108,600
	Total Cash Inflow	268600	295050
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	108,600	235050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

৭৪৩
রেজা ওয়েল্ডিং ওয়ার্কসপ

০২৮৬৪৭০২৬৩৬
মারাই বাজার, কাহালু রোড, বগুড়া। মোবা: ০১৭৪৫-৩২৩৯৯৮

৭৪৬
রেজা ওয়েল্ডিং ওয়ার্কসপ

০২৮৬৪৭০২৬৩৬
মারাই বাজার, কাহালু রোড, বগুড়া। মোবা: ০১৭৪৫-৩২৩৯৯৮









Small framed poster or notice on the left wall.

Red graffiti on the left wall, possibly reading "DHA" and "TOR".

Man in a blue t-shirt and khaki pants standing in the center of the room.

Large pile of tools and materials on the left side of the room, including a broom, a green bottle, and various metal pieces.

Stack of long metal rods or pipes on the floor in the foreground.

Large metal grates leaning against the right wall, possibly used for construction or filtration.

FAMILY PICTURE

