

## Proposed NU Business Name: **MAA WEILDING WORKSHOP**



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Sonatola Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



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

Name	:	<b>MD GOLAM RABBANI</b>
Age	:	27-09-1986 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Pakulla, P.O: Pakulla, P.S: Sonatola, 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	:	<b>MOST. ROMENA AKTER</b>
(iii) Husband's name	:	<b>LATE. AZIZAR RAHMAN</b>
(iv) GB member's info	:	Branch: Pakulla, Centre # 31 (Female), Member ID: 2762, Group No: 06 Member since: 15-06-2001 to 2006 (05 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT -
(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	:	08 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.	:	01720-190719
Mother's Contact No.	:	01700-642238
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. ROMENA AKTER** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA WEILDING WORKSHOP</b>
Location	:	Chorpara Hat, Sonatola, Bogra
Total Investment in BDT	:	BDT 410,000/-
Financing	:	Self BDT 360,000/-(from existing business) 88% Required Investment BDT 50,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a workshop.</li><li>▪Average 40% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 3 employees.</li><li>▪One employee will be appointed.</li><li>▪Collects goods from Bogra.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

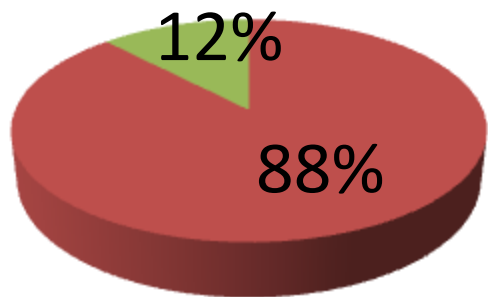
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Steel furniture	65,000	780,000
<b>Total Sales (A)</b>	<b>65,000</b>	<b>780,000</b>
<b>Less. Variable Expense</b>		
Sheet, pati etc	39,000	468,000
<b>Total variable Expense (B)</b>	<b>39,000</b>	<b>468,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>26,000</b>	<b>312,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	1,500	18,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	400	4,800
Salary (staff)	12,000	144,000
Rent	2,000	24,000
<b>Total fixed Cost (D)</b>	<b>21,700</b>	<b>260,400</b>
<b>Net Profit (E) [C-D]</b>	<b>4,300</b>	<b>51,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sheet	150	75	11,250	300	75	22,500	33,750
Square Bar	180	82	14,760	120	82	9,840	24,600
Steel (rod)	120	42	5,040	0	0	0	5,040
Engel	200	44	8,800	210	44	9,240	18,040
Pati	100	43	4,300	100	43	4,300	8,600
Stick	8	750	6,000	0	0	0	6,000
Talaclam	10	65	650	0	0	0	650
Zira	10	70	700	0	0	0	700
Security	1	300000	300,000	0	0	0	300,000
Others	1	8500	8,500	1	4120	4,120	12,620
<b>Total</b>	<b>780</b>		<b>360,000</b>	<b>731</b>		<b>50,000</b>	<b>410,000</b>

## Source of Finance



- Entrepreneur's Contribution 360,000
- Investor's Investment 50,000
- Total 410,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Steel furniture	90,000	1,080,000	1,134,000
<b>Total Sales (A)</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>
<b>Less. Variable Expense</b>			
Sheet, pati etc	54,000	648,000	680,400
<b>Total variable Expense (B)</b>	<b>54,000</b>	<b>648,000</b>	<b>680,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill	1,500	18,000	19,000
Mobile Bill	400	4,800	4,000
Salary (self)	5,000	60,000	60,000
Transportation	800	9,600	10,500
Entertainment	400	4,800	5,500
Salary (staff)	16,000	192,000	192,000
Rent	2,000	24,000	24,000
<b>Total Fixed Cost</b>	<b>26,100</b>	<b>313,200</b>	<b>315,000</b>
<b>Net Profit (E) [C-D]</b>	<b>9,900</b>	<b>118,800</b>	<b>138,600</b>
<b>Investment Payback</b>		<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	118,800	138,600
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		88,800
	<b>Total Cash Inflow</b>	<b>168,800</b>	<b>227,400</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>88,800</b>	<b>197400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:04  
Experience & Skill : 8 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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# মা ওয়েলডিং ওয়ার্কসপ

প্রো:মো: নব নী ইসলাম ।



# FAMILY PICTURE

