

**Proposed NU Business Name: PITA MATA WELDING WORKSHOP**



Project identification and prepared by: Md Kabir Raksham,  
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



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

Name	:	<b>MD. MOKBUL HOSSAIN</b>
Age	:	10-11-1989(27 Years)
Education, till to date	:	Class eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	01 Brother 1 Sister
Address	:	Vill: Aloknogor hamir kutsha P.O: Gowalkandi Thana: Bagmara Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. MORIJAN BIBI</b>
(iii) Father's name	:	<b>MD. TAHER MOLLA</b>
(iv) GB member's info	:	Branch:Hamir kutsha ,Bagmara, Centre # 9(Female), Member ID:1906/2 Group No:05 Member since: 25-03-2008(07Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT:20000, Outstanding loan: BDT: 11640
(v) Who pays GB loan installment	:	Mother
(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.)	:	Yes
Business Experiences and Training Info	:	14 years experience in running business. 10 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723153501
Mother's Contact No.	:	01788978521
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MORIJAN BIBI** joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

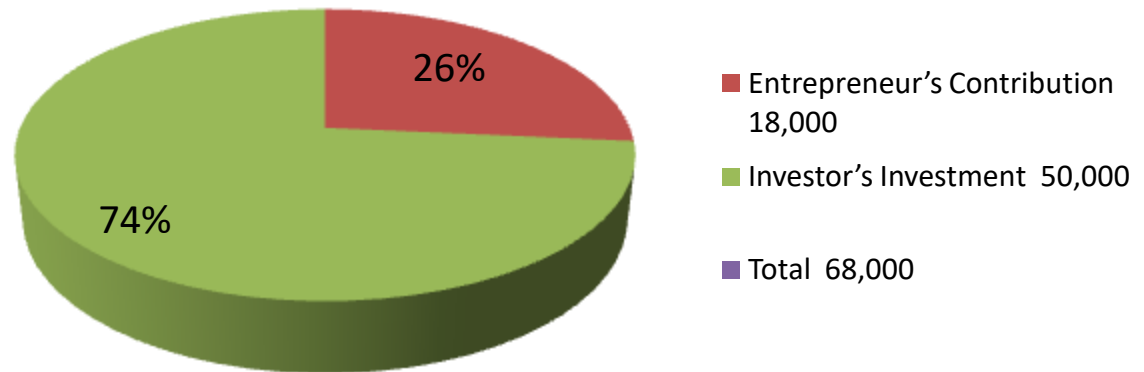
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>PITA MATA WELDING WORKSHOP</b>
Location	:	Hamir kutsha.Bagmara,Rajshahi
Total Investment in BDT	:	BDT 68,000/-
Financing	:	Self BDT 18000/-(from existing business) 24% Required Investment BDT 50,000/-(as equity) 76%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25ft x 20 ft= 500 sft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Iron made door,Window .</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪Collects goods from Taherpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Iron made door,Window .	3100	93000	1116000
	0	0	0
Total Sales(A)	3100	93000	1116000
Less Variable Expense (B)			0
Iron made door,Window .	2325	69750	837000
Total Variable Expense	2325	69750	837000
Contributon Margin (CM) [C=(A-B)]	775	23250	279000
Less Fixed Expense			
Rent		0	0
Electric Bill		2000	24000
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		200	2400
pestisides		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		18500	222000
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Iron made door, Window .			18,000			50,000	68,000
			0			0	0
	0	0	18,000	0	0	50,000	68,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Iron made door,Window .	3600	108000	1296000	1360800	1428840
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>	<b>1360800</b>	<b>1428840</b>
<b>Less Variable Expense (B)</b>					
Iron made door,Window .	2700	81000	972000	1020600	1071630
<b>Total Variable Expense</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>	<b>1020600</b>	<b>1071630</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		2000	24000	24300	24600
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>18500</b>	<b>222000</b>	<b>223000</b>	<b>224030</b>
<b>Net Profit (E)= [C-D]</b>		<b>8500</b>	<b>102000</b>	<b>107100</b>	<b>112455</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	102,000	107100	112455
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82000	169100
	<b>Total Cash Inflow</b>	<b>152,000</b>	<b>189,100</b>	<b>281,555</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>82,000</b>	<b>169,100</b>	<b>261,555</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 14 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest













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 **Lotto**  
Lotto















# FAMILY PICTURE