

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



Project prepared by : Probir Chandro Pramanik.
Sonatala unit.Bogra
Project verified by: Md. Mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SOHEL RANA
Age	:	05-03-1999 (18 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Sister
Address	:	Vill: Mohicharan ,P.O: Mohicharan hat ,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	:	Most.Champa Begum
(iii) Father's name	:	Md. Abdur Rashid
(iv) GB member's info	:	Branch: Digdaher Centre # 20(Female), Member ID: 2443, Group No: 05 Member since: 12-04-1995 (20Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: Nill
(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	:	01 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.	:	01734-459287
Mother's Contact No.	:	01737-745807
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Champa Begum joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHEL WELDING WORKSHOP
Location	:	Mohicharan hat ,Sonatala, Bogra.
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 125,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 16 ft= 352 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; Engel, Squarebar, Sheet, Design Sheet, Window, Gate,Rake etc. ▪Average 25% gain on sale. ▪The business is operating by entrepreneur. Existing One employee. ▪Two employee will be appointed. ▪The shop is Rented ▪Collects goods from Bogra Market, Bogra ▪Agreed grace period is 3 months.

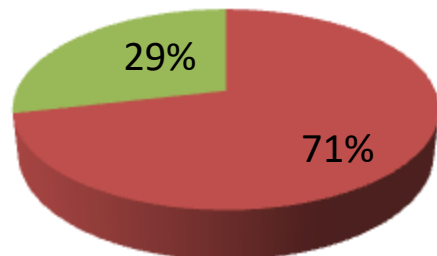
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Welding items	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Welding items	1,875	56,250	675,000
Total variable Expense (B)	1,875	56,250	675,000
Contribution Margin (CM) [C=(A-B)]	625	18,750	225,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		900	10,800
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		7,000	84,000
Entertainment		200	2,400
Guard		300	3,600
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		14,400	172,800
Net Profit (E) [C-D]		4,350	52,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Engal	100	60	6,000	200	60	12,000	18,000
SquarBar	250	53	13,250	300	53	15,900	29,150
Sheet	250	90	22,500	200	90	18,000	40,500
Design Sheet	120	100	12,000	20	100	2,000	14,000
Pati	100	50	5,000	30	50	1,500	6,500
Net	50	35	1,750	10	35	350	2,100
Others	1	14500	14,500	1	250	250	14,750
Security	1	50000	50,000	0	0	0	50,000
Total	872	64888	125000	761	638	50000	175000

Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 50,000
- **Total 175,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Welding items	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Welding items	2,250	67,500	810,000	850,500	893,025
Total variable Expense (B)	2,250	67,500	810,000	850,500	893,025
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		900	10,800	10,800	10,800
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		7,000	84,000	84,000	84,000
Entertainment		200	2,400	2,400	2,400
Guard		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		14,400	172,800	172,800	172,800
Net Profit (E) [C-D]		8,100	97,200	110,700	124,875
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	97,200	110,700	124,875
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		77,200	167,900
	Total Cash Inflow	147,200	187,900	292,775
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	77,200	167,900	272,775

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience; 2 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

