

**Proposed NU Business Name: ARJUN WELDING & WORK SHOP**



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Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>SREE ARJUN CHANDRA DAS</b>
Age	:	10-10-1987(30Years)
Marital status	:	Married
Education,till to day	:	Five (Pass)
Children	:	01son
No. of siblings:	:	03 sisters &02 Sisters .
Address	:	Vill: Buthuyabary P.O Pirgasa P.S: Bogra Sharar Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SREEMOTI BIJOYA RANI</b> <input type="checkbox"/>
(iii) Husband's name	:	<b>LATE.SREE SUSHIL CANDRA DAS</b>
(iv) GB member's info	:	Branch: Laharipara Bogra, Centre # 23(Female), Member ID:3296/1 Group No: 06 Member since: 30-10-1997(20Years) First loan: BDT 5,000 /-, Existing loan: BDT 90,000/- 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	:	08 years experience in running business. He has 06 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-593243
Father's Contact No.	:	01743-186065
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SREEMOTI BIJOYA RANI** joined Grameen Bank since 20 years ago. At first she took BD 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ARJUN OILDING 7 WORK SHOP</b>
Location	:	: Bothuyabari P.O Pirgasa ,Bogra.
Total Investment in BDT	:	BDT 255,000/-
Financing	:	Self BDT 225,000/- (from existing business) 12 % Required Investment BDT 30,000/- (as equity) 88 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BD 12,000
Size of shop	:	26 ft x 48 ft= 1248 square ft
Security of the shop	:	100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

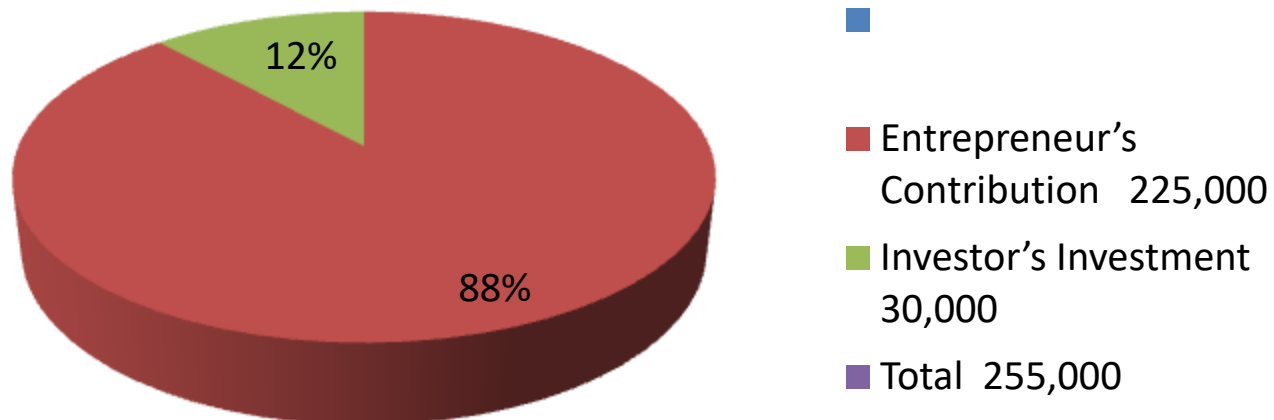
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
FISH production	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Milk production	1,000	30,000	360,000
<b>Total variable Expense (B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
House rant		1,500	18,000
Electricity Bill		2,000	24,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		12,000	144,000
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>21,300</b>	<b>255,600</b>
<b>Net Profit (E) [C-D]</b>		<b>8,700</b>	<b>104,400</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Vaj Machine	1	70000	70,000	1	30,000	30,000	100,000
Oilding	1	15000	15,000	0	0	0	15,000
Shit	200	100	20,000	0	0	0	20,000
Others	0	100	20,000	0	0	0	20,000
Security	0	0	100,000	0	0	0	100,000
<b>Total</b>	<b>202</b>	<b>0</b>	<b>225000</b>	<b>1</b>	<b>30000</b>	<b>30000</b>	<b>255000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Milk production	1,500	45,000	540,000	567,000	595,350
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Fixed Expense</b>					
House rant		1500	18,000	18,000	18,000
Electricity Bill		2000	24,000	24,000	24,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		12000	144,000	144,000	144,000
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>21,300</b>	<b>255,600</b>	<b>255,600</b>	<b>255,600</b>
<b>Net Profit (E) [C-D]</b>		<b>23,700</b>	<b>284,400</b>	<b>311,400</b>	<b>339,750</b>
<b>Investment Payback</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	284,400	311,400	339,750
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		272,400	571,800
	<b>Total Cash Inflow</b>	<b>314,400</b>	<b>583,800</b>	<b>911,550</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>272,400</b>	<b>571,800</b>	<b>899,550</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop Bago para,Bogra  
shadar,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









2  
SHARE  
Doing human









# FAMILY PICTURE

