

Proposed NU Business Name: SREE KRISHNO WOELDING 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	:	POLASH CHANDRA KARMAKAR
Age	:	03-06-1984 (32 Years)
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	3 Sisters 1 Brother
Address	:	Vill: Borai kormokar para, P.O: Dupchachia, P.S: Dupchachia, 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	:	SHANDHA RANI
(iii) Father's name	:	PORESH CHANDRA KARMAKAR
(iv) GB member's info	:	Branch: Bir kedar kalahu, Centre # 11(Female), Member ID: 3878/1, Group No: 07 Member since: 11-8-97(06Years) First loan: BDT - 5000
Further Information:		Existing Loan: BDT 10000, 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.	:	01714-706910
Mother's Contact No.	:	01741-243945
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHANDHA RANI joined Grameen Bank since 6 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	:	SREE KRISHNO WOELDING WORKSHOP
Location	:	Shohortola, puran bajar, Talora road, Nogura
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 150,000/-(from existing business) 60% Required Investment BDT 100,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 25ft= 300 square ft
Security of the shop	:	BDT 50000/-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of steel furniture.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing 3 employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

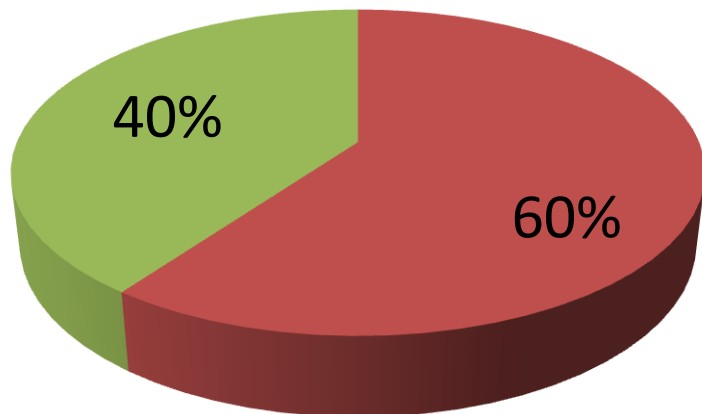
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Steel Furniture	95,000	1,140,000
Total Sales (A)	95,000	1,140,000
Less. Variable Expense		
Steel Furniture	61,750	741,000
Total variable Expense (B)	61,750	741,000
Contribution Margin (CM) [C=(A-B)]	33,250	399,000
Less. Fixed Expense		
Rent	3,000	36,000
Electricity Bill	2,000	24,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
salary (staff)	15,000	180,000
Entertainment	200	2,400
Guard	200	2,400
Total fixed Cost (D)	26,700	320,400
Net Profit (E) [C-D]	6,550	78,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Grill, Pati, Plane Sheet	30,000	60,000	90,000
GP Sheet, Angle	35,000	15,000	50,000
Squaire Bar	25,000	7,500	32,500
Steel Box	35,000	7,500	42,500
Shutter Pati	25,000	10,000	35,000
Total	150,000	100,000	250,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Steel Furniture	132,000	1,584,000	1,663,200
Total Sales (A)	132,000	1,584,000	1,663,200
Less. Variable Expense			
Steel Furniture	85,800	1,029,600	1,081,080
Total variable Expense (B)	85,800	1,029,600	1,081,080
Contribution Margin (CM) [C=(A-B)]	46,200	554,400	582,120
Less. Fixed Expense			
Rent	3,000	36,000	36,000
Electricity Bill	2,000	24,000	26,000
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Transportation	1,500	18,000	20,000
salary (staff)	20,000	240,000	240,000
Entertainment	200	2,400	3,000
Guard	200	2,400	3,000
Total Fixed Cost	32,300	387,600	393,500
Net Profit (E) [C-D]	13,900	166,800	188,620
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<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	166,800	188,620
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		106,800
	Total Cash Inflow	266,800	295,420
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	106,800	235,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 08 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



















শ্রী কৃষ্ণ ওয়েল্ডিং ওয়াকশপ

Sree Krishno Welding Workshop

শহর তলা মোড় দুপচাঁচিয়া, বগুড়া।



শ্রী পলাশ চন্দ্র ক

০১৭১৪

০১১৯

এখানে রেডিমেট জানালা, দরজা, মিকসেপ রাখা
আলনা পাওয়া যায় এবং সাটার গেট, মেইন গেট
জানালা দরজা সহ গ্রীলের যাবতীয় কাজ সুদক্ষ
কারীগর দ্বারা তৈরী এবং মেরামত করা হয়।



শ্রী কৃষ্ণ ওয়েল্ডিং
রেডিমেট
বিক্রয় করা হয়

FAMILY PICTURE

