

## Proposed NU Business Name: **VAI VAI WELDING & WORKSHOP**



Project identification and prepared by: Md. Md Sanullah,  
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



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

Name	:	<b>MD. AL AMIN</b>
Age	:	05-12-1994 (23 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brother
Address	:	Vill: Baniya dighi, P.O: Choumohoni, 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	:	<b>MST. LAILI BIBI</b>
(iii) Father's name	:	<b>MD. ROFIQ</b>
(iv) GB member's info	:	Branch: Gobindpur, Centre # 19(Female), Member ID: 2079, Group No: 04 Member since: 17-03-1999 (15Years) First loan: BDT - 8000
Further Information:		Existing Loan: BDT 32000, Outstanding loan: 28180
(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	:	6 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.	:	01750404410
Mother's Contact No.	:	01711952643
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. LAILI** joined Grameen Bank since 15 years ago. At first she took – taka 8000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI VAI WELDING &amp; WORKSHOP</b>
Location	:	Teluc road, choumohoni bazar, dupchachia
Total Investment in BDT	:	BDT 200000/-
Financing	:	Self BDT 1,00,000/-(from existing business) 50% Required Investment BDT 100,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	BDT 10000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; rod, shit, angel etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Dupchachia, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

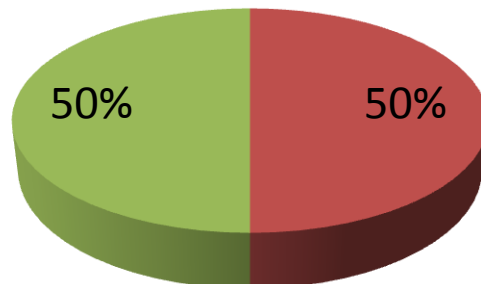
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Battery,sid,pati,auto etc	4200	126000	1512000
<b>Total Sales (A)</b>	4200	126000	1512000
<b>Less Variable Expense</b>			
Battery,sid,pati,auto etc	3150	94500	1134000
<b>Total variable Expense (B)</b>	3,150	94500	1134000
<b>Contribution Margin (CM) [C=(A-B)</b>	1,050	31500	378000
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		2500	30000
Transportation		700	8400
Salary (self)		6000	72000
Salary(Staff)		11500	138000
Entertainment		1000	12000
Guard		50	600
Mobile bill		600	7200
<b>Total fixed cost (D)</b>		23,350	280200
<b>Net Profit (E)= [C-D]</b>		8,150	97800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Battery	8	4500	36,000	400	45	18,000	54,000
Seed	88	76	6,688	300	76	22,800	29,488
Pati	170	39	6,630	500	44	22,000	28,630
Angle	163	44	7,172	500	39	19,500	26,672
Bar	150	45	6,750			0	6,750
Auto	1	36800	36,800			0	36,800
Battery			0			17,700	17,700
	0	0	0	0	0	0	0
<b>Total</b>	<b>580</b>	<b>41504</b>	<b>100,000</b>	<b>1700</b>	<b>204</b>	<b>100,000</b>	<b>200,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 1.5
<b>Revenue(Sales)</b>				
Battery,sid,pati,auto etc	5900	177000	2124000	2230200
<b>Total Sales (A)</b>	5900	177000	2124000	2230200
<b>Less Variable Expense</b>				
Battery,sid,pati,auto etc	4425	132750	1593000	1672650
Item				
<b>Total variable Expense (B)</b>	4,425	132750	1593000	1672650
<b>Contribution Margin (CM) [C=(A-B)</b>	1,475	44250	531000	557550
<b>Less Variable Expense</b>				
Rent		1,000	12000	12,000
Electricity bill		2700	32400	32600
Transportation		900	10800	11,000
Salary (self)		6000	72000	72000
Salary(Staff)		15500	186000	186000
Entertainment		1000	12000	12000
Guard		50	600	600
Mobile bill		600	7200	5000
<b>Total fixed cost (D)</b>		27,750	332,400	330,600
<b>Net Profit (E)= [C-D]</b>		16500	198000	226,950
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 1.5(BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	198,000	226,950
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		138,000
	<b>Total Cash Inflow</b>	298000	364950
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)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	138,000	304950

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

