

## Proposed NU Business Name: **MORIUM WELDING WROKSHOP**



Project identification and prepared by: Md Saidullah  
Dupchachia Unit, Bagura

Project verified by: Md Mozaharul Islam



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

Name	:	<b>MD MANSUR ALI MANDAL</b>
Age	:	12-01-1985 (31 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 01 Sister
Address	:	Vill: Islampur P.O: Karamciji, P.S: Dupchahia , Dist: Bagura
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>LATE JAYEDA BIBI</b>
(iii) Father's name	:	<b>MD GOLAM MOSTAFA</b>
(iv) GB member's info	:	Branch: Gabindapur, Dupchachia, Centre # 17(Female), Member ID: 3117, Group No:07 Member since: 13-05-1988 ( 09 Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 16000, 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	:	10 years experience in running business. Own business 10 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-633345
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogura

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE JAYEDA BIBI** joined Grameen Bank since 09 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MORIUM WELDING WROKSHOP</b>
Location	:	Mariom,
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 90,000/--(from existing business) 47% Required Investment BDT 100,000/--(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 12 ft= 182 square ft
Security of the shop	:	BDT 80,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pati bar, Angle,Speed, Grill</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪One will be appointed after getting equity money.</li><li>▪The shop is own.</li><li>▪Collects goods from Dupchachia, Bagura</li><li>▪Agreed grace period is 3 months.</li></ul>

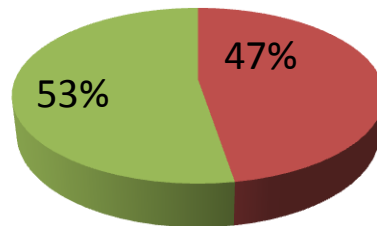
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Pati bar, Angle,Speed, Grill	4200	126000	1512000
<b>\Total Sales (A)</b>	4200	126000	1512000
<b>Less Variable Expense</b>			
Pati bar, Angle,Speed, Grill	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		2,000	24000
Electricity bill		1800	21600
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		11000	
Entertainment		500	6000
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		23,600	283200
<b>Net Profit (E)= [C-D]</b>		7,900	94800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pati	500	50	25,000	500	50	25,000	50,000
Bar	300	50	15,000	600	50	30,000	45,000
Angle	80	100	8,000	500	50	25,000	33,000
Speed	100	70	7,000	0	0	20,000	27,000
Door	3	5000	15,000			0	15,000
Grill	5	4000	20,000	0	0	0	20,000
<b>Total</b>		<b>9270</b>	<b>90,000</b>	<b>1600</b>	<b>0</b>	<b>100,000</b>	<b>190,000</b>

## Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 100,000
- Total 190,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Pati bar, Angle,Speed, Grill	5900	177000	2124000	2230200
<b>Total Sales (A)</b>	5900	177000	2124000	2230200
<b>Less Variable Expense</b>				
Pati bar, Angle,Speed, Grill	4425	132750	1593000	1672650
<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		2,000	24,000	24,000
Electricity bill		2200	26400	26,800
Transportation		3,500	42000	42,500
Salary (self)		5000	60000	60,000
Salary(Staff)		15000	180000	184,000
Entertainment		500	6000	6,000
Mobile bill		350	4200	4,300
<b>Total fixed cost (D)</b>		28,550	342600	347,600
<b>Net Profit (E)= [C-D]</b>		15700	188400	209,950
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<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	188,400	209,950
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		128,400
	<b>Total Cash Inflow</b>	<b>288400</b>	<b>338350</b>
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>	<b>160,000</b>	<b>60000</b>
3	<b>Net Cash Surplus</b>	<b>128,400</b>	<b>278350</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;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





संस्था



এখানে দেশী-বিদেশী কয়লা ও ব্রোডসোর্ট  
আইসক্রিম পাঠকারী ও খুচরা বিক্রয় করা হয়।

পাটলা  
শুভক্ষ















# FAMILY PICTURE

