

Proposed NU Business Name: **JUWEL WELDING & S S STIL WORKSHOP**



Project identification and prepared by: MD. Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD .JUWEL
Age	:	09-11-1994 (30 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Sister
Address	:	Vill: West Alohalı , P.O: Dupchachia , P.S: Dupchachai , 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	:	MST .JOMELA BEGUM
(iii) Father's name	:	MD .HAMIDUL ISLAM
(iv) GB member's info	:	Branch: Birkedar Kahalu, Centre # 61 (Female), Member ID: 5673/2, Group No: 06 Member since: 02-05-2008 (18 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 46,700
(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	:	04 years experience in running business 02 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01789-722250
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOMELA BEGUM joined Grameen Bank since 08 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	:	JUWEL WELDING & S S STIL WORKSHOP
Location	:	J K College Get, Main Road, Dupchachia, Bogura
Total Investment in BDT	:	BDT 287,000/-
Financing	:	Self BDT 187000/-(from existing business) 70% Required Investment BDT 80,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Paip,Door, Window,Grill,Angle bar, etc.▪ 30% Gain of sale.▪The business is operating by entrepreneur. Existing 02 employee.▪01 will be appointed in the future.▪Collects goods from Bogura, Dupchachia.▪Agreed grace period is 3 months.

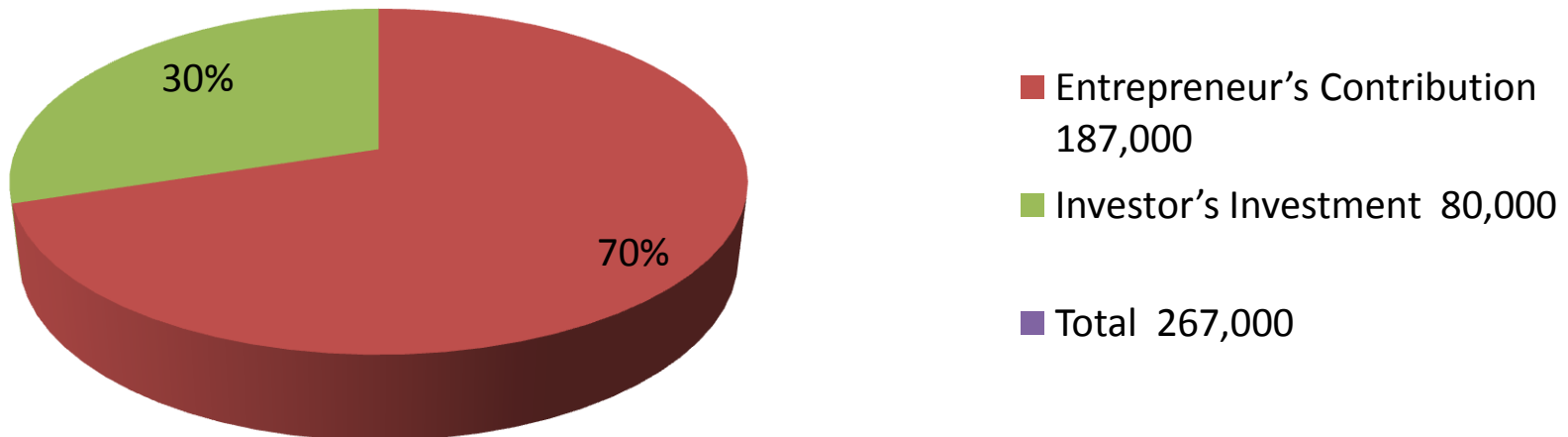
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Door, Window,Grill,Angle bar, etc.		120,000	1440000
Total Sales (A)		120,000	1440000
Less Variable Expense			0
Door, Window,Grill,Angle bar, etc.		90,000	1080000
Total variable Expense (B)		90,000	1080000
Contribution Margin (CM) [C=(A-B)]		30,000	360000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		2,500	30000
Transportation		500	6000
Salary (self)		5,000	60000
Salary (staf)		6,000	72000
Entertainment		600	7200
Gurde		100	1200
Mobile bill		600	7200
Total fixed cost (D)		17,300	207600
Net Profit (E)= [C-D]		12,700	152400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Get	1	20,000	20,000	0	0	0	20,000
Grill	10	4000	40,000	0	0	0	40,000
Pati	200	40	10,000	0	0	0	10,000
Angle	100	42	4,200	500	40	20,000	24,200
Bar	62	45	2,800	210	45	10,000	12,800
SS Pipe	0	0	0	500	100	50,000	50,000
Machine	5	10,000	50,000	0	0	0	50,000
Security	1	60000	60,000	0	0	0	60,000
Total	379	0	187,000	1710	0	80,000	267,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Door, Window,Grill,Angle bar, etc.	160,000	1920,000	2016,000	2116,800
Total Sales (A)	160,000	1920,000	2016,000	2116,800
Less. Variable Expense				
Door, Window,Grill,Angle bar, etc.	120,000	1440,000	1512,000	1587,600
Total variable Expense (B)	120,000	1440,000	1512,000	1587,600
Contribution Margin (CM) [C=(A-B)]	40,000	480,000	504,000	529,200
Less. Fixed Expense				
Rent	2,000	24,000	25,200	26,460
Electricity Bill	3,000	36,000	37,800	39,690
Mobile Bill	900	10,800	11,340	11,907
Salary (self)	5,000	60,000	63,000	66,150
Salary (staf)	12,000	144,000	151,200	158,760
Transportation	1500	18,000	18,900	19,845
Gurde	100	1,200	1,260	1,323
Entertainment	1500	18,000	18,900	19,845
Total Fixed Cost	26,000	312,000	327,600	343,980
Net Profit (E) [C-D]	14000	168,000	176,400	185,220
Investment Payback		32,000	32,000	32,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	168,000	176,400	185,220
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		136,000	280,400
	Total Cash Inflow	248,000	312,400	465,620
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	136,000	280,400	433,620

SWOT ANALYSIS

STRENGTH

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







ESSOR ELEC. C. SANTAHAR
100 200 300 400 500





ডিজিটাল যুগ
কম্পিউটার গ্রাফিক্স ডিজাইনিং





Handwritten text on the left door, including numbers and symbols.

Handwritten text on the right door.

Multiple lines of handwritten text on the left door, including numbers like 859, 0710, and 859.

Handwritten text on a piece of metal on the floor in the foreground.

FAMILY PICTURE

