

Proposed NU Business Name: **RIA STEEL WORKSHOP**



Project identification and prepared by: Md. Obaidullah,
Bogra shadar Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RIPON MIA
Age	:	01-01-1992 (24 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	01 brother 01 Sister
Address	:	Vill:Keshober para purbopara P.O: Sukhanpukur, P.S: Gabtoli, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST KOHINUR BEGUM
(iii) Father's name	:	MD. AFTAB UDDIN BISHU
(iv) GB member's info	:	Branch:Sonaray ,Gabtoli Centre # 14 (Female), Member ID: 2043/1, Group No: 02 Member since: 01-03-1996 (20 Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: BDT 12600
(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 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-055226
Mother's Contact No.	:	01756-738923
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra shadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KOHINUR BEGUM joined Grameen Bank since 20 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	:	RIA STEEL WORKSHOP
Location	:	M R M High School gate, Mohastangor Road, Bogra
Total Investment in BDT	:	BDT 4,19,000/-
Financing	:	Self BDT 3,49,000/-(from existing business) 83% Required Investment BDT 70,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 15 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fandal,puli & made Poltry hatchery with lathe wors etc.▪ 20% Gain of sale.▪The business is operating by entrepreneur. Existing 05 employee.▪02 will be appointed in the future.▪Collects goods from Bogura.▪Agreed grace period is 3 months.

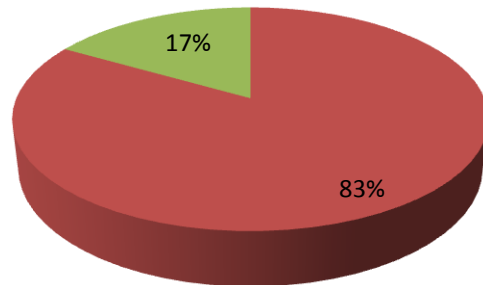
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Steel door, window, sheet box etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Manufacturing cost	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Electricity Bill		2,000	24,000
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Salary (staf)		12,000	144,000
Entertainment		300	3,600
Mobile Bill		300	3,600
Total fixed Cost (D)		21,100	253,196
Net Profit (E) [C-D]		2,900	34,804

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Squire grill (10 x 5000)	50,000	0	50,000
Angel(100kg x 45)	4,000	14,000	18,000
Rod(400kg x 45)	18,000	0	18,000
Mechinary raw	20,000	0	20,000
Steel door (4 x 4500)	18,000	0	18,000
Sheet box(1 x 4000)	4,000	0	4,000
Vaz machine	75,000	0	75,000
Led machine	100,000	0	100,000
Wielding machine(3 x 20000)	60,000	0	60,000
Wielding machinary item	0	56,000	56,000
Total	349,000	70,000	419,000

Source of Finance



- Entrepreneur's Contribution 349,000
- Investor's Investment 70,000
- Total 419,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Steel door, window, sheet box etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Manufacturing cost	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Electricity Bill		2000	24,000	24,000	24,000
Transportation		1500	18,000	18,000	18,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		12000	144,000	144,000	144,000
Entertainment		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		21,100	253,200	253,200	253,200
Net Profit (E) [C-D]		8,900	106,800	124,800	143,700
Investment Payback			28,000	28,000	28,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	106,800	124,800	143,700
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		78,800	175,600
	Total Cash Inflow	176,800	203,600	319,300
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	78,800	175,600	291,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 23 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



Handwritten notes on the wall, including numbers like 200, 250, and 300, and some illegible text.















গ্রামীণ ব্যাংক

মানসিংগা পল্লী মার্গ, মৌলভীবাজার শাখা

সহজ ঋণের পাশ বই

নাম

মোঃ কাইনুর রিজওয়ী

ফোন নং

২৫৫৬/০

চেক নং

০২

সেল নং

৪২/২



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



রিপন

নাম: মোঃ রিপন মিয়া
Name: Md. Ripon Mia

পিতা: মোঃ আবতাব হোসেন (বিত)

মাতা: মোছাঃ কাইনুর বেগম
Date of Birth: 01 Jan 1992

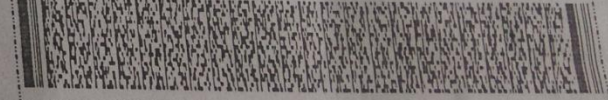
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য
কোনথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: কেশবের পাড়া, উত্তর, ডাকঘর: মুখানপুত্র - ৫৮২১, গাবতলা,
বগুড়া

স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১১/১০/২০১০



FAMILY PICTURE

