

KHAN ENGINEERING WORKSHOP



Project identification by: Nurul Amin, Unit Manager, Bason, Gazipur
Project prepared by: Md. Mizanur Rahman Patwary

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RASHED KHAN
Age	:	02-02-1985 (30 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: Bhogra P.O: National University P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA KHANOM
(iii) Father's name	:	MD NOTOROZ KHAN
(iv) GB member's info	:	Branch: Gacha Gazipur Centre # 18 (Female), Member ID: 2646, Group No: 07 Member since: 10-08-2003 (11 Years) First loan: 5,000 taka.
Further Information:		Existing loan: 50,000 Taka Outstanding loan: 36,000 Taka
(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	:	Ten years experience in running business. He has one year hand training from workshop.
Other Own/Family Sources of Income	:	Father's income (Building contractor)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-665420
Mother Contact No.	:	01711-611691
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rahima Khatun is a member of Grameen Bank since 11 years. At first she took 5,000 taka loan from Grameen Bank. Rahima Khatun gradually took loan from GB. Utilize loan in her husband building contractor business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHAN ENGINEERING WORKSHOP
Location	:	Dhaka road, Bhogra, Chourasta, Gazipur
Total Investment in BDT	:	5,00,000 taka
Financing	:	Self BDT 3,00,000 (from existing business) 55% Required Investment BDT 2,50,000 (as equity) 45%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	10,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Window grill, Collapsible gate, Steel door, Steel Almirah, Steel showcase, steel cabinet etc.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing five employee.▪After getting equity fund one employee will be appointed.▪The shop is rented▪Collects goods from Tongi & Gazipur Chourasta.▪Agreed grace period is 4 months.

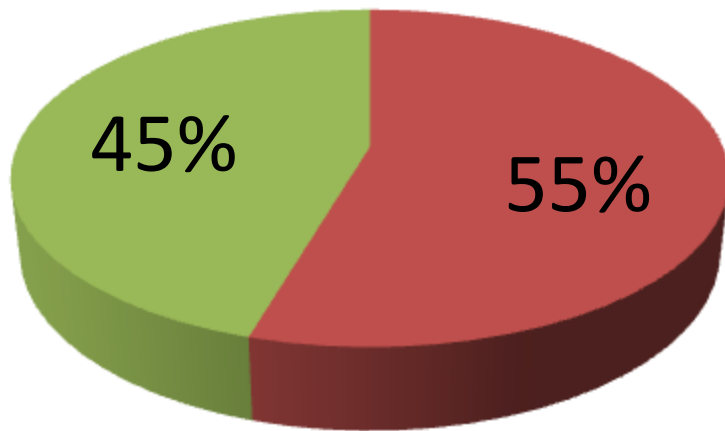
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Window grill, Collapsible gate, Steel door, Steel Almirah, Steel showcase, steel cabinet etc	225,000	2,700,000
Total Sales (A)	225,000	2,700,000
Less. Variable Expense		
Window grill, Collapsible gate, Steel door, Steel Almirah, Steel showcase, steel cabinet etc	146,250	1,755,000
Total variable Expense (B)	146,250	1,755,000
Contribution Margin (CM) [C=(A-B)]	78,750	945,000
Less. Fixed Expense		
Rent	9,000	108,000
Electricity Bill	3,000	36,000
Generator bill	1,000	12,000
Mobile Bill	500	6,000
Transportation	5,000	60,000
Entertainment	1,000	12,000
Head Mason(1)	13,000	156,000
Salary (self)	8,000	96,000
Salary (staff) (4)	30,000	360,000
Total fixed Cost (D)	70,500	846,000
Net Profit (E) [C-D]	8,250	99,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bhaj Machine, Drill Machine (2), Gazril(2), Wielding Machine (3), Generator,	1,50,000	-	1,50,000
Jed bar, Squire bar, Flat bar, Steel Sheet, Grill, Almirah	50,000	2,50,000	3,00,000
Security	1,00,000	-	1,00,000
Total	3,00,000	2,50,000	5,50,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 250,000
- Total 550,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Window grill, Collapsible gate, Steel door, Steel Almirah, Steel showcase, steel cabinet etc	275,000	3,300,000	3,465,000	3,638,250
Total Sales (A)	275,000	3,300,000	3,465,000	3,638,250
Less. Variable Expense				
Window grill, Collapsible gate, Steel door, Steel Almirah, Steel showcase, steel cabinet etc	178,750	2,145,000	2,252,250	2,364,863
Total variable Expense (B)	178,750	2,145,000	2,252,250	2,364,863
Contribution Margin (CM) [C=(A-B)]	96,250	1,155,000	1,212,750	1,273,388
Less. Fixed Expense				
Rent	9,000	108,000	108,000	108,000
Electricity Bill	4,000	48,000	48,000	48,000
Generator bill	1,000	12,000	12,000	12,000
Mobile bill & SMS Monitoring	750	9,000	9,000	9,000
Transportation	5,500	66,000	66,000	66,000
Entertainment	1,200	14,400	14,400	14,400
Salary (self)	10,000	120,000	120,000	120,000
Salary (staff)(5)	34,000	408,000	408,000	408,000
Head mason(1)	13,000	156,000	156,000	156,000
Non Cash Item				
Depreciation	2,500	30,000	30,000	30,000
Total Fixed Cost	80,950	971,400	971,400	971,400
Net Profit (E) [C-D]	15,300	183,600	241,350	301,988
Investment Payback		100,000	100,000	100,000

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	250,000		
1.2	Net Profit	183,600	241,350	301,988
1.3	Depreciation (Non cash item)	30,000	30,000	30,000
1.4	Opening Balance of Cash Surplus		113,600	284,950
	Total Cash Inflow	463,600	384,950	616,938
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	113,600	284,950	516,938

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 05
Experience & Skill : 10 Years
Quality goods and 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
Local competitors;

Pictures













FAMILY PICTURE

