

SIAM WELDING ENGINEERING WORKSHOP



Project identification by: Atikur Rahman, Elenga Unit, Tangail

Project prepared by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD BABLO MIA
Age	:	05-01-1986 (29 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: North Betdoba P.O: Kalihati P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BOLBOLEE BEGUM
(iii) Father's name	:	MD MOSTOFA MIA
(iv) GB member's info	:	Branch: Khilda Kalihati Centre # 96 (Female), Member ID: 1817, Group No: 04 Member since: 15-03-1996 (19 Years) First loan: 4,000 taka.
Further Information:		Existing Loan: BDT 50,000 Outstanding loan: BDT 22,500
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Furniture business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-715823
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Bolbole Begum is a member of Grameen Bank since 19 years. At first she took 4,000 taka loan from Grameen Bank. Bolbole Begum gradually took loan from GB. Utilize loan in her husband furniture business.

Proposed Nobin Udyokta Business Info

Business Name	:	SIAM WELDING ENGINEERING WORKSHOP
Location	:	Near Kalihati Union, Kalihati, Tangail
Total Investment in BDT	:	BDT 5,00,000
Financing	:	Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	9,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Window grill, Door, Rack, Window, Collapsible gate etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing four employee.▪After getting equity fund one employee will be appointed▪Collects goods from Dhaka.▪Agreed grace period is 4 months.

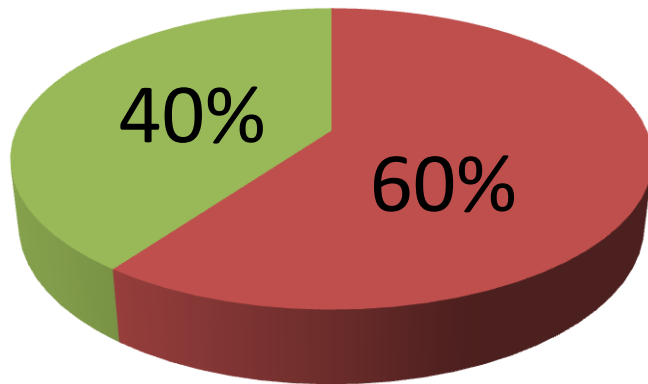
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Window grill, Door, Rack, Window, Collapsible gate etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Squire bar, Jed bar, flat bar etc	3,500	105,000	1,260,000
Total variable Expense (B)	3,500	105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000
Less. Fixed Expense			
Rent		1,500	18,000
Generator Bill		100	1,200
Electricity Bill		3,000	36,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Transportation		2,500	30,000
Salary (self)		7,000	84,000
Salary (staff)		20,500	246,000
Total fixed Cost (D)		35,600	427,200
Net Profit (E) [C-D]		9,400	112,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Window grill, Door, Rack, Window, Collapsible gate etc. (Squire bar, Jed bar, flat bar)	1,70,000	2,00,000	2,70,000
Welding Machine	30,000	-	30,000
Security	1,00,000	-	1,00,000
Total	3,00,000	2,00,000	5,00,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 200,000
- Total 500,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Window grill, Door, Rack, Window, Collapsible gate etc	7,500	225,000	2,700,000	2,835,000	2,976,750
Total Sales (A)	7,500	225,000	2,700,000	2,835,000	2,976,750
Less. Variable Expense					
Squire bar, Jed bar, flat bar etc	5,250	157,500	1,890,000	1,984,500	2,083,725
Total variable Expense (B)	5,250	157,500	1,890,000	1,984,500	2,083,725
Contribution Margin (CM) [C=(A-B)]	2,250	67,500	810,000	850,500	893,025
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Generator Bill		100	1,200	1,500	1,700
Electricity Bill		3,000	36,000	38,000	40,000
Mobile Bill		750	9,000	9,500	10,000
Entertainment		1,000	12,000	13,000	14,000
Transportation		4,000	48,000	50,000	52,000
Salary (self)		9,000	108,000	108,000	108,000
Salary (staff)		27,000	324,000	324,000	324,000
Non Cash Item					
Depreciation		583	7,000	7,000	7,000
Total Fixed Cost		46,933	563,200	569,000	574,700
Net Profit (E) [C-D]		20,567	246,800	281,500	318,325
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	246,800	281,500	318,325
1.3	Depreciation (Non cash item)	7,000	7,000	7,000
1.4	Opening Balance of Cash Surplus		173,800	382,300
	Total Cash Inflow	453,800	462,300	707,625
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	173,800	382,300	627,625

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 Years
Quality medicine & 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



















