

# SIKDER ENGINEERING WORKSHOP



**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>JOHORUL</b>
Age	:	06- 03-1990 (24 Years)
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brothers & 1 Sister
Address	:	Vill: Bhabanipur P.O: Poujan 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	:	Mrs. <b>SHEFALY</b>
(iii) Father's name	:	Mr. <b>ABDUL KUDDUS</b>
(iv) GB member's info	:	Branch: Sohdebpur Kalihati Centre # 43 (Female), Member ID: 3323, Group No: 01 Member since: 27-05-1992 (22 Years), First loan: 2,000 taka.
Further Information:		Existing loan: 44,000 Taka Outstanding loan: 24,000 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
Education, till to date	:	Class Five

## ***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	:	Seven years experience in running business. He worked in a workshop for 4 years as an assistant and gathered experience.
Other Own/Family Sources of Income	:	Father's Income (Tempo driving)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-710921
Father Contact No.	:	01739-207566
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>SIKDER ENGINEERING WORKSHOP</b>
Location	:	Near Elenga bus stand
Total Investment in BDT	:	3,10,000 taka
Financing	:	Self BDT 1,60,000 (from existing business) 52% Required Investment BDT 1,50,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Collapse Gate, Steel window, Window Grill, Door etc.</li><li>▪After getting equity fund Steel Almirah, Showcase etc will be produce.</li><li>▪Average 30% gain on sales.</li><li>▪The Business will be increase from the second year 5% gradually.</li><li>▪The business is operating by entrepreneur. Existing four labor.</li><li>▪After getting equity fund three labor will be appointed for Almirah, Showcase etc.</li><li>▪Agreed grace period is 4 months.</li></ul>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Shafaly is a member of Grameen Bank since 22 years. At first she was took 2,000 taka loan from Grameen Bank. Shafaly consecutively took loan from GB. Utilize this loan in her own paddy milled. Then she purchase a tempo car for her husband. She also made a L pattern house, install proper sanitation system. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

# Existing Business

BDT (TK)

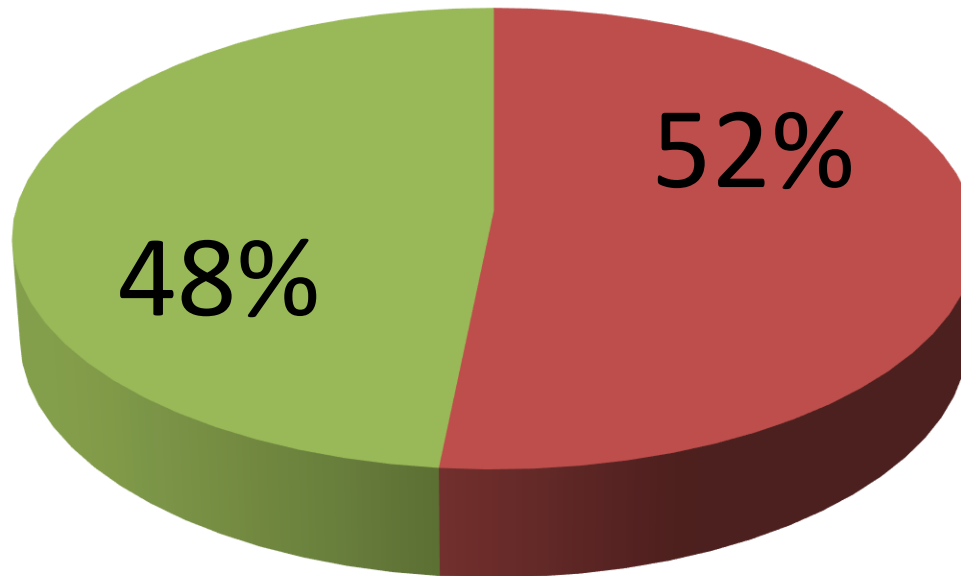
Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Grill, Collapsible Gate, Steel Window, Door, Rack etc	100,000	1,200,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>1,200,000</b>
<b>Less. variable Expense</b>		
Grill, Collapsible Gate, Steel Window, Door, Rack etc	70,000	840,000
<b>Total variable Expense (B)</b>	<b>70,000</b>	<b>840,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>		
Rent	3,000	36,000
Electricity Bill	1,200	14,400
Generator Bill	200	2,400
Entertainment	200	2,400
Salary (staff)	9,000	108,000
Salary (self)	8,000	96,000
Mobile Bill	500	6,000
Transportation	1,000	12,000
<b>Total fixed Cost (D)</b>	<b>23,100</b>	<b>277,200</b>
<b>Net Profit (E) [C-D]</b>	<b>6,900</b>	<b>82,800</b>

# INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Schaller bar, Steel Sheet, Jed Bar, Squire bar, Engel, Steel(rod)	65,000	55,000	1,20,000
Drill Machine, Wielding Machine, Steel curve machine,	25,000	-	25,000
Steel curve machine	-	35,000	35,000
Almirah & Trunk Steel,	-	60,000	60,000
Security	70,000	-	70,000
<b>Total</b>	<b>1,60,000</b>	<b>1,50,000</b>	<b>3,10,000</b>

# Source of Finance

- Entrepreneur's Contribution 160,000
- Investor's Investment 150,000
- Total 310,000





## Financial Projection

BDT (TK)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd Year(+5%)
<b>Revenue (sales)</b>				
Grill, Collapsible Gate, Steel Window, Door, Rack etc	175,000	2,100,000	2,205,000	2,315,250
<b>Total Sales (A)</b>	<b>175,000</b>	<b>2,100,000</b>	<b>2,205,000</b>	<b>2,315,250</b>
<b>Less. Variable Expense</b>				
Grill, Collapsible Gate, Steel Window, Door, Rack etc	122,500	1,470,000	1,543,500	1,620,675
<b>Total variable Expense (B)</b>	<b>122,500</b>	<b>1,470,000</b>	<b>1,543,500</b>	<b>1,620,675</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>52,500</b>	<b>630,000</b>	<b>661,500</b>	<b>694,575</b>
<b>Less. Fixed Expense</b>				
Rent	3,000	36,000	37,800	39,690
Electricity Bill	1,500	18,000	18,900	19,845
Generator Bill	200	2,400	2,520	2,646
Entertainment	200	2,400	2,520	2,646
Salary (staff)	23,000	276,000	289,800	304,290
Salary (self)	8,000	96,000	100,800	105,840
Mobile Bill & SMS Monitoring	600	7,200	7,560	7,938
Transportation	1,500	18,000	18,900	19,845
<b>Non Cash Item</b>				
Depreciation	1,000	12,000	12,000	12,000
<b>Total Fixed Cost</b>	<b>39,000</b>	<b>468,000</b>	<b>490,800</b>	<b>514,740</b>
<b>Net Profit (E) [C-D)</b>	<b>13,500</b>	<b>162,000</b>	<b>170,700</b>	<b>179,835</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>	<b>60,000</b>

# CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	162,000	170,700	179,835
1.3	Depreciation (Non cash item)	12,000	12,000	12000
1.4	Opening Balance of Cash Surplus		114,000	236,700
	<b>Total Cash Inflow</b>	<b>324,000</b>	<b>296,700</b>	<b>428,535</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>114,000</b>	<b>236,700</b>	<b>368,535</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:7  
Experience & Skill : 7 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures











# FAMILY PICTURE

