

# SAMIYA ENGINEERING WORKSHOP



Project identification and verified by: Md. Nurul Islam, Dakshinkhan Unit

Project prepared by: Md. Mizanur Rahman Patwary

**Grameen Shakti Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>JAHURUL ISLAM BHUIYAN</b>
Age	:	29-10-1987 (28 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	One Brother & One Sister
Present Address		Vill: Madarbari, P.O: Uttarkhan, P.S: Uttarkhan, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>JAHANARA BEGUM</b>
(iii) Father's name	:	<b>A KHALEK BHUIYAN</b>
(iv) GB member's info	:	Branch: Uttarkhan Dhaka, Centre # 18 (Female), Member ID: 2361, Group No: 01 Member since: 21-09-1988 (27 Years) First loan: 3,000 taka.
Further Information:		Existing Loan: BDT 3,70,000, Outstanding loan: BDT 3,00,000
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

## ***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 training.
Other Own/Family Sources of Income	:	Father's income (Land business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01862824790
Mother Contact No.	:	01689167819
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit

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

Jahanara Begum is a member of Grameen Bank since 27 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in buying land business, house development, cow. She brought a change in their life by getting and properly utilizing loan from GB.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAMIYA ENGINEERING WORKSHOP</b>
Location	:	Uttarkhan, Dhaka.
Total Investment in BDT	:	5,00,000 taka
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)	:	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; Plain Sheet, Angle, Flat Bar, Square Bar, Z-bar, Door, Window, Almirah, Meatshelf. Wardrobe, Grill, etc.</li><li>▪Average 35% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing three employee.</li><li>▪After getting equity two employee will be appointed.</li><li>▪Collects goods from Tongji, Dokshinkhan, Moynartek, Dhaka.</li><li>▪Agreed grace period is 4 months.</li></ul>

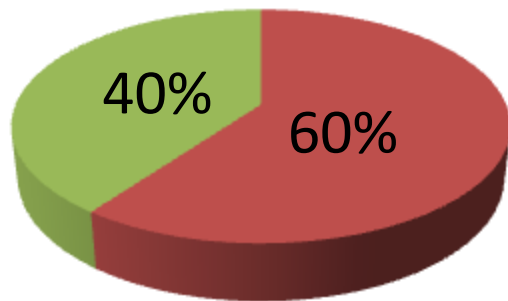
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Plain Sheet, Angle, Flat Bar, Square Bar, Z-bar, etc.	150,000	1,800,000
<b>Total Sales (A)</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>		
Plain Sheet, Angle, Flat Bar, Square Bar, Z-bar, etc.	97,500	1,170,000
<b>Total variable Expense (B)</b>	<b>97,500</b>	<b>1,170,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>52,500</b>	<b>630,000</b>
<b>Less. Fixed Expense</b>		
Rent	4,000	48,000
Electricity Bill	2,500	30,000
Mobile Bill	200	2,400
Entertainment	1000	12,000
Transportation	3,000	36,000
Salary (self)	8,000	96,000
Salary (staff)	25,000	300,000
Guard	150	1,800
<b>Total fixed Cost (D)</b>	<b>43,850</b>	<b>526,200</b>
<b>Net Profit (E) [C-D]</b>	<b>8,650</b>	<b>103,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Lead Machine	75,000		75,000
Plane sheet (60kgx85)	5,100	38,000	43,100
Flat bar, Angle, Z-bar (600kgx55)	33,000	81,000	1,14,000
Square bar (800kgx55)	44,000	81,000	1,25,000
Grill (1 piece)	15,000		15,000
Door, Window	8,000		8,000
Welding machine, drill machine	25,000		25,000
Security	1,00,000	-	1,00,000
<b>Total</b>	<b>3,00,000</b>	<b>2,00,000</b>	<b>5,00,000</b>

## Source of Finance



■ Entrepreneur's Contribution 300,000

■ Investor's Investment 200,000

■ Total 500,000

# Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>				
Plain Sheet, Angle, Flat Bar, Square Bar, Z-bar, etc.	225,000	2,700,000	2,835,000	2,976,750
<b>Total Sales (A)</b>	<b>225,000</b>	<b>2,700,000</b>	<b>2,835,000</b>	<b>2,976,750</b>
<b>Less. Variable Expense</b>				
Plain Sheet, Angle, Flat Bar, Square Bar, Z-bar, etc.	146,250	1,755,000	1,842,750	1,934,888
<b>Total variable Expense (B)</b>	<b>146,250</b>	<b>1,755,000</b>	<b>1,842,750</b>	<b>1,934,888</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>78,750</b>	<b>945,000</b>	<b>992,250</b>	<b>1,041,863</b>
<b>Less. Fixed Expense</b>				
Rent	4,000	48,000	48,000	48,000
Electricity Bill	3,500	42,000	44,100	46,305
Mobile Bill	450	5,400	5,670	5,954
Transportation	4,500	54,000	56,700	59,535
Entertainment	1,000	12,000	12,600	13,230
Salary (self)	9,000	108,000	113,400	119,070
Salary (Staff)	38,000	456,000	478,800	502,740
Guard	150	1,800	1,890	1,985
<b>Non Cash Item</b>				
Depreciation	1,667	20,000	21,000	22,050
<b>Total Fixed Cost</b>	<b>62,267</b>	<b>747,200</b>	<b>784,560</b>	<b>823,788</b>
<b>Net Profit (E) [C-D]</b>	<b>16,483</b>	<b>197,800</b>	<b>207,690</b>	<b>218,075</b>
<b>Investment Payback</b>		<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



## *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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	197,800	207,690	218,075
1.3	Depreciation (Non cash item)	20,000	21,000	22,050
1.4	Opening Balance of Cash Surplus		137,800	286,490
	<b>Total Cash Inflow</b>	<b>417,800</b>	<b>366,490</b>	<b>526,615</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>137,800</b>	<b>286,490</b>	<b>446,615</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 10 Years  
Quality cloth & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures































































# FAMILY PICTURE

