

BHAI BHAI ENGINEERING WORKSHOP



Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD UZZAL PRAMANIK
Age	:	05-06-1984 (30 Years)
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Analiabari P.O: Mogra 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. KHADIZA BEGUM
(iii) Father's name	:	Mr. SOHRAB ALI
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 05 (Female), Member ID: 5032, Group No: 07 Member since: 12-04-1990 (24 Years), First loan: 1,500 taka.
Further Information:		Existing loan: 50,000 Taka Outstanding loan: 35,700 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 Eight

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	:	Six years experience in running business. He worked in a workshop for 3 years as an assistant and gathered experience.
Other Own/Family Sources of Income	:	Father's Income (Agriculture & Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-902358
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	BHAI BHAI ENGINEERING WORKSHOP
Location	:	Hatia Bazar
Total Investment in BDT	:	3,80,000 taka
Financing	:	Self BDT 2,30,000 (from existing business) 61% Required Investment BDT 1,50,000 (as equity) 39%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	10,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Collapse Gate, Steel window, Window Grill, Door, Steel Almirah, Showcase etc.▪Average 30% gain on sales.▪The Business will be increase from the second year 5% gradually.▪The business is operating by entrepreneur. Existing seven labor.▪After getting equity fund two labor will be appointed.▪Agreed grace period is 4 months.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Khadiza Begum is a member of Grameen Bank since 24 years. At first she took 1,500 taka loan from Grameen Bank. Khadiza Begum consecutively took loan from GB. Utilize this loan in agriculture. Then she purchase a cow. She also made a house, install proper sanitation system. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Existing Business

BDT (TK)

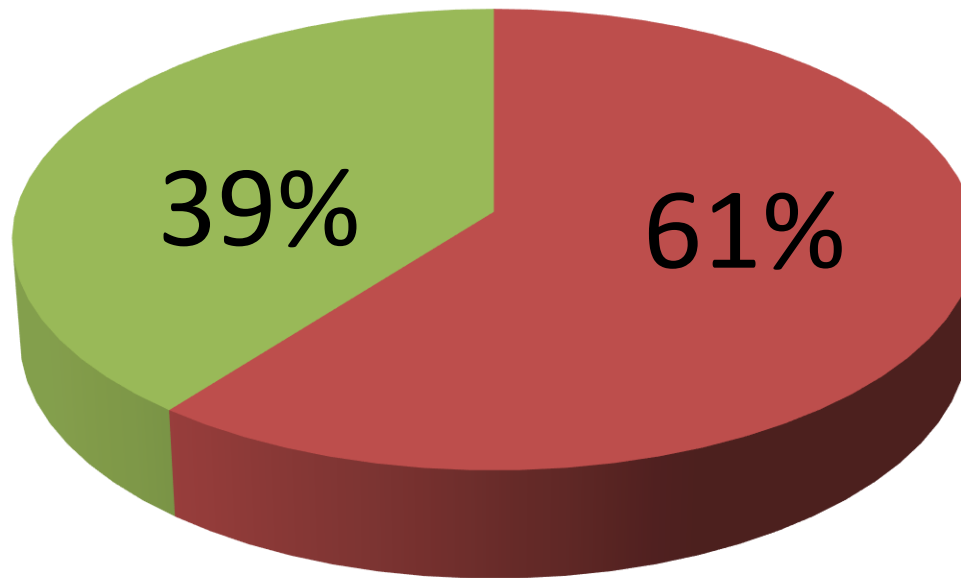
Particular	Monthly	Yearly
Revenue (sales)		
Almirah, Grill, Window, Collapsible Gate	175,000	2,100,000
Total Sales (A)	175,000	2,100,000
Less. variable Expense		
Steel bar, Flat bar, Steel sheet, Schaller bar, Weilding sheet, Steel Engel etc	122,500	1,470,000
Total variable Expense (B)	122,500	1,470,000
Contribution Margin (CM) [C=(A-B)]	52,500	630,000
Less. Fixed Expense		
Rent	2,000	24,000
Electricity Bill	2,000	24,000
Generator Bill	200	2,400
Transportation	1,500	18,000
Salary (staff) (almirah & weilding)	29,500	354,000
Salary (self)	8,000	96,000
Mobile Bill	500	6,000
Total fixed Cost (D)	43,700	524,400
Net Profit (E) [C-D]	8,800	105,600

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Steel Sheet	60,000	75,000	1,35,000
Steel curve machine	30,000	-	30,000
Steel bar, Schaller bar, Jed bar	60,000	75,000	1,35,000
Wielding Machine & Drill Machine	30,000	-	30,000
Security	50,000	-	50,000
Total	2,30,000	1,50,000	3,80,000

Source of Finance

- Entrepreneur's Contribution 230,000
- Investor's Investment 150,000
- Total 380,000



Financial Projection

BDT (TK)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd Year(+5%)
Revenue (sales)				
Almirah, Colapsible Gate, Grill, window, door, trunk, weardrop etc	250,000	3,000,000	3,150,000	3,307,500
Total Sales (A)	250,000	3,000,000	3,150,000	3,307,500
Less. Variable Expense				
Steel bar, Flat bar, Steel sheet, Schaller bar, Weilding sheet, Steel Engel etc	175,000	2,100,000	2,205,000	2,315,250
Total variable Expense (B)	175,000	2,100,000	2,205,000	2,315,250
Contribution Margin (CM) [C=(A-B)]	75,000	900,000	945,000	992,250
Less. Fixed Expense				
Rent	2,000	24,000	25,200	26,460
Electricity Bill	2,500	30,000	31,500	33,075
Generator Bill	200	2,400	2,520	2,646
Transportation	2,000	24,000	25,200	26,460
Salary (10 staff)	39,500	474,000	497,700	522,585
Salary (self)	10,000	120,000	126,000	132,300
Mobile Bill & SMS Monitoring	600	7,200	7,560	7,938
Non Cash Item				
Depreciation	1,000	12,000	12,000	12,000
Total Fixed Cost	57,800	693,600	727,680	763,464
Net Profit (E) [C-D]	17,200	206,400	217,320	228,786
Investment Payback		60,000	60,000	60,000

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	150,000		
1.2	Net Profit	206,400	217,320	228,786
1.3	Depreciation (Non cash item)	12,000	12,000	12,000
1.4	Opening Balance of Cash Surplus		158,400	327,720
	Total Cash Inflow	368,400	387,720	568,506
2	Cash Outflow			
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
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	158,400	327,720	508,506

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 09
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures













PICTURE OF NOBIN UDYOKTA & MOTHER

