

# Seblu Engineering Workshop



NU Identified and PP Prepared  
Md. Ballal Hossain (Ramgonj Unit)

Verified by :  
Md. Nazrul Islam

Presented by  
Nurul Islam

GRAMEEN TRUST



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

Name	:	Nurul Islam
Age	:	07-04-1984 (31 years )
Marital status	:	Married
Children	:	01 Son & 02 Daughters
No. of siblings:	:	02 brothers, 02 sisters
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. Rahima Begum
(iii) Father's name	:	Mr. Aynal Haque
(iv) GB member's info	:	Branch: Volacoat-Ramgonj, Centre: 18/M , Group-01, Loanee no- 1993/2 . Member since:20-03- 2008, First loan: Tk. 8,000 Existing loan: Tk.25,000 Outstanding: Tk.15,521
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class Six

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Workshop Business
Trade License	:	29
Business Experiences	:	17 years Previously worked at other workshop in Chandipur.
Other Own/Family Sources of Income	:	Father and Brother (Agriculture and Construction)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT -Ramgonj Unit ,Laxmipur .
NU Contact Info		01733648523

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

NU's Mother has been a member of Grameen Bank since 2008 (08 years). At first she took a loan of 8,000 taka from Grameen Bank. NU used GB Loan in his Business and expanded his existing business with this loan. NU's mother gradually improved their life standard using GB loan.

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

Business Name	:	Seblu Engineering Workshop
Address/ Location	:	Athakara Bazar , Ramgonj, Laxmipur .
Total Investment in BDT	:	2,50,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) - 60 % Required Investment BDT 1,00,000 (as equity) 40 %
Present salary/drawings from business (estimated)	:	9,000 Taka
Proposed Salary	:	9,000 Taka
Proposed Business		
(i) % of present gross profit margin	:	25%
(ii) Estimated % of proposed gross profit margin	:	25%
(iii) Agreed grace period	:	5 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<u>Investments in different categories:</u>			
1. Welding Machine (2) = 40,000/-	1,50,000/-		
2. Drill (Big Size) (01) =20,000/-			
3. Rod, Angel , Window, Rack = 30,000/			
4. Advance = 50000/			
5. Tools =10,000/-			
<u>Proposed</u>			
1. Sheet for Shatter , Grill Rod = 50,000/-		1,00,000/-	
2. Hand Grinding Machine (2) =10,000/			
3. Welding Rod (1) =5,000/-			
4. Rod Cutting Machine (2 Kilo) =15,000/-			
5. Welding Machine-(তামা ) (01) 3 Kilo =20,000/-			
<b>Total Capital</b>	<b>1,50,000/-</b>	<b>1,00,000/-</b>	<b>2,50,000/-</b>

# ***INFO ON EXISTING BUSINESS OPERATIONS***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	
	<b>Monthly</b>	<b>Yearly</b>
Sales (A)	140000	1680000
<i>Less: Cost of sales (B)</i>	105000	1260000
Gross Profit (C) [(A-B)]	35000	420000
<i>Less: Operating Costs</i>		
Electricity bill	1500	18000
Generator bill	300	3600
Shop Rent	1500	18000
Night Guard bill	130	1560
Mobile bill & Others	400	4800
Present salary/Drawings- self	9000	108000
Present salary-Employee (2)	14000	168000
Non Cash Item:		
Depreciation Expenses (15%of 70,000)	875	10500
<i>Total Operating Cost (D)</i>	27705	332460
Net Profit (C-D):	7295	87540

# Financial Projection of NU Business plan

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3	
	Monthly	Yearly	Monthly	Year	Monthly	Year
Sales	150000	1800000	165000	1980000	180000	2160000
<i>Less: cost of sales (B)</i>	112500	1350000	123750	1485000	135000	1620000
Gross Profit (C) [C=(A-B)]	37500	450000	41250	495000	45000	540000
<i>Less: Operating Costs</i>						
Electricity bill	2000	24000	2500	30000	3000	36000
Generator bill	300	3600	350	4200	350	4200
Shop Rent	1500	18000	1500	18000	1500	18000
Night Guard bill	130	1560	150	1800	180	2160
Mobile Bill & Others	500	6000	600	7200	700	8400
Proposed Salary- Self	9000	108000	9500	114000	10000	120000
Proposed Salary- Staff (2 )	14000	168000	15000	180000	16000	192000
Non Cash Item:						
Depreciation Expenses (15% of 115000)	1438	17256	1438	17256	1438	17256
<i>Total Operating Cost (D)</i>	28868	346416	31038	372456	33168	398016
(Net Profit C-D) :	8632	103584	10212	122544	<b>11832</b>	<b>141984</b>
Payback to GT	40000		40000		40000	
Retained Income:	63584		82544		101984	



# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3(BDT)</b>
<b>1.0</b>	Cash Inflow			
<b>1.1</b>	Investment Infusion by Investor	100000		
<b>1.2</b>	Net Profit	103584	122544	141984
<b>1.3</b>	Depreciation (Non cash item)	17256	17256	17256
<b>1.4</b>	Opening Balance of Cash Surplus		65319	165119
	Total Cash Inflow	220840	205119	324359
<b>2.0</b>	Cash Outflow			
<b>2.1</b>	Purchase of Product	100000		
<b>2.2</b>	Payment of GB Loan	15521		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	155521	40000	40000
<b>3.0</b>	Net Cash Surplus	65319	165119	284359

# **SWOT ANALYSIS**

<b>STRENGTH</b> <ul style="list-style-type: none"><li>➤ Skilled &amp; 17 years of experience.</li><li>➤ Well known in local area.</li></ul>	<b>WEAKNESS</b> <ul style="list-style-type: none"><li>➤ Lack of Investment</li><li>➤ Credit sale</li></ul>
<b>OPPORTUNITIES</b> <ul style="list-style-type: none"><li>➤ Center point in the market.</li><li>➤ Beside Main Road</li></ul>	<b>THREATS</b> <ul style="list-style-type: none"><li>➤ Fire</li><li>➤ Theft</li><li>➤ Political unrest.</li></ul>





সিবলু

ইঞ্জিনিয়ারিং ওয়ার্কসপ

এখানে ঝিল, সার্টার, কেচি পেইন্ট, সার্টকারী পেইন্ট, সাজা, জলকল, বাল  
স্টীল আঁচাঘাটী, শে-কেইচ, ফাইল কেবিনেট তৈরী ও বিক্রয় করা হয়

আথাকরা বাজার, রামগঞ্জ, লক্ষীপুর। মোবা: 01733-648523, 01943-595248







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**For more information**

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