SIAM WIELDING 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 (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Father BOLBOLEE BEGUM MD MOSTOFA MIA Branch: Khilda Kalihati Centre # 96 (Female), Member ID: 1817, Group No: 04 Member since: 15-03-1996 (19 Years) First Ioan: 4,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: :	Existing Loan: BDT 50,000 Outstanding loan: BDT 22,500 Father No No 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	:	Four years experience in running business.
Training Info	:	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

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

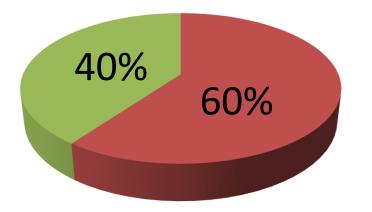
Proposed Nobin Udyokta Business Info				
Business Name	:	SIAM WIELDING ENGINEERING WORKSHOP		
Location	:	Near Kalihati Union, Kalihati, Tangail		
Total Investment in BDT	:	BDT 5,00,000		
Financing	:	: Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%		
Present salary/drawings from business (estimates)	:	7,000 Taka		
Proposed Salary	:	9,000 Taka		
Implementation	:	 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. 		

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
Wielding 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>SI</i> #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
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			
	Investment Pay Back (Including			
2.3	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



STRENGTH **X**EAKNESS Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill : 04 Years Quality medicine & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers; Local competitors;

Pictures





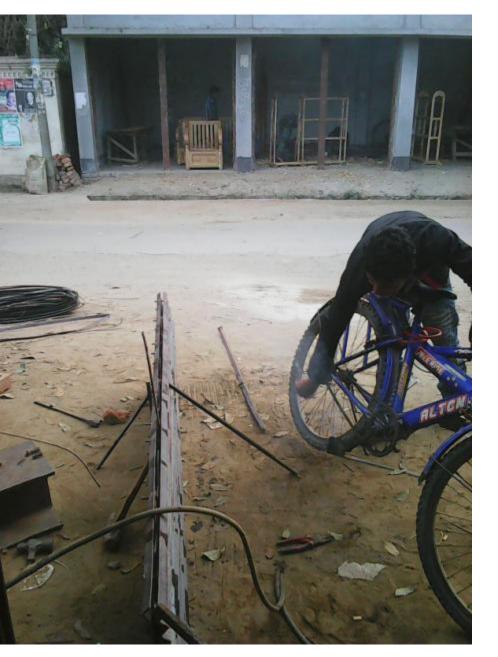










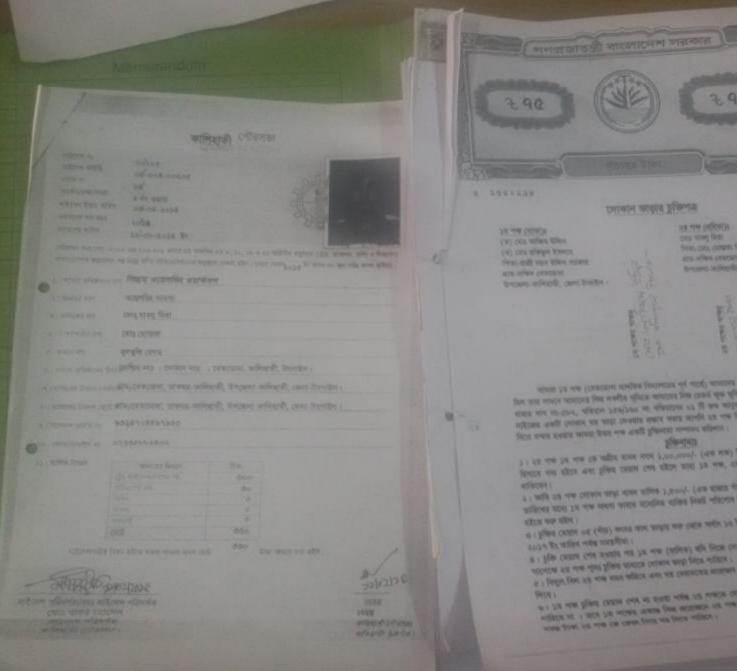












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