

Proposed NU Business Name: **SULTANA TAHI ALMUNIYAM & GLASS HOUSE**



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Dagonbhuiyan, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KAMAL UDDIN
Age	:	10-01-1989 (28 Years)
Education, till to date	:	Class nine
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Eanyetpur P.O: Atimkhana bazar; P.S:Doganbhuyain ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOBASHARA BEGUM
(iii) Father's name	:	MOHAMMED MOSTOFA
(iv) GB member's info	:	Branch: Eaykubpur, Doganbhuyain, Centre # 06 (Female), Member ID: 4816/01, Group No: 07 Member since: 25-05-2008 (09 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 70,000 Outstanding loan: BDT9860
(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

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	:	1 years experience in running business. 14 Years in own business. He has 01year training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-046471
Family's Contact No.	:	01812-460085
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOBASHARA BEGUM joined Grameen Bank since 9 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SULTANA TAHI ALMUNIYAM & GLASS HOUSE
Location	:	Fazilerghat Road,Dagonbhuiyan,Feni
Total Investment in BDT	:	BDT 575,000/-
Financing	:	Self BDT 495,000/- (from existing business) 86% Required Investment BDT 80,000/- (as equity) 14%
Present salary/drawings from business(estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 14 ft= 350 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; S.S Pipe, Thai glass, Thai aluminum etc. ▪Average 25% gain on sales. ▪The business is operating by the entrepreneur himself. He has 04 employee. ▪One will be appointed after getting equity money ▪ The shop is rented. ▪ Collects goods from Feni. ▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)	7000	210000	2520000
S.S Pipe, Thai glass, Thai aluminum etc.	7000	210000	2520000
Total Sales (A)			
Less Variable Expense	5600	168000	2016000
S.S Pipe, Thai glass, Thai aluminum etc.	5600	168000	2016000
Total variable Expense (B)	1400	42000	504000
Contribution Margin (CM) [C=(A-B)]			
Less Variable Expense			
Rent		2000	24000
Electricity bill		700	8400
Transportation		800	9600
Salary (self)		5000	60000
Salary(Staff)		20000	240000
Entertainment		100	1200
Guard		100	1200
Generator		150	1800
Mobile bill		300	3600
Total fixed cost (D)		29150	349800
Net Profit (E)= [C-D]		12850	154200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
S.S Pipe	0	0	250000	0	0	0	250000
Thai glass	0	0	32000	0	0	30000	62000
Thai Aluminium	0	0	20000	0	0	30000	50000
Whight glass	0	0	13000	0	0	20,000	33,000
S.S Hardware	0	0	70000	0	0	0	70000
Thai Hardware	0	0	10000	0	0	0	10000
Security	0	0	100000	0	0	0	100000
Total	0	0	495000	0	0	80,000	575,000

Source of Finance

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
S.S Pipe, Thai glass, Thai aluminum etc.	10040	301200	3614400	3795120	3984876
Total Sales (A)	10040	301200	3614400	3795120	3984876
Less Variable Expense					
S.S Pipe, Thai glass, Thai aluminum etc.	8032	240960	2891520	3036096	3187900.8
Total variable Expense (B)	8032	240960	2891520	3036096	3187900.8
Contribution Margin (CM) [C=(A-B)]	2008	60240	722880	759024	796975.2
Less Variable Expense					
Rent		2000	24000	24000	24000
Electricity bill		800	9600	9800	10000
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		25000	300000	300000	300000
Entertainment		100	1200	1200	1200
Guard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobile bill		400	4800	5000	5200
Total fixed cost (D)		34550	414600	415200	415800
Net Profit (E)= [C-D]		25690	308280	343824	381175.2
Investment Payback			32000	32000	32000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	308280	343824	381175.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		276280	588104
	Total Cash Inflow	388280	620104	969279.2
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	276280	588104	937279.2

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

