

## Proposed NU Business Name: SANTA ALOMINIAM STORE



Project identification and prepared by: Md. Shahadat hosain  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

|  |   |   |
|--|---|---|
| Name   | : | <b>MOST : BITHI AKTER</b>   |
| Age  | : | 29-05-1996(21 Years)  |
| Education, till to date                          | : | S.S.C   |
| Marital status                                   | : | Married   |
| Children   | : | 1 Gal   |
| No. of siblings:                                 | : | 1 Brother 1 Sister  |
| Address  | : | Vill: Donbari P.O: Donbari P.S:Donbari Dist: Tangail.   |
| Parent's and GB related Info                     |   |   |
| (i) Who is GB member                             | : | Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>  |
| (ii) Mother's name                               | : | <b>MOST : NARGISH AKTER</b>   |
| (iii) Father's name                              | : | <b>MD : SAIZE UDDIN HOWLADAR</b>  |
| (iv) GB member's info                            | : | Branch: chalas modupur , Centre # 88(Male),<br>Member ID: 9779, Group No: 03<br>Member since: 20-05-2014 raning(03Years)<br>First loan: BDT 10,000Taka. |
| Further Information:                             |   | Existing loan: 100,000 Outstanding loan: 73,600   |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 10 years experience in running business.<br>He has No training. |
| Other Own/Family Sources of Income  | : | Agriculture   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01720-838822  |
| Family's Contact No.  | : | 01729-120894  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.      |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD: SAIZE UDDIN HOWLADAR** Joined Grameen Bank Since 03 Years Ago. At First he Took 10,000 taka Loan from Grameen Bank. He Gradually Took Loan From GB.He Utilized the money in business.

## Proposed Nobin Udyokta Business Info

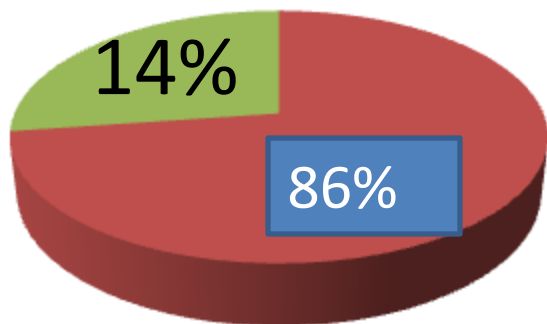
|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>SANTA ALOMINIAM STORE</b>  |
| Location  | : | Chaul Bazar, donbari,Tangail.   |
| Total Investment in BDT                           | : | BDT 560,000   |
| Financing   | : | Self BDT 480,000(from existing business) 86%<br>Required Investment BDT 80,000(as equity) 14%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka.   |
| Proposed Salary                                   | : | BDT 5,000 Taka.   |
| Size of shop                                      | : | 10ft x 10 ft= 100 Square ft   |
| Security of the shop                              | : | 100,000 Taka.   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Melamine,Korer plet,plastrict Etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

| Particular                                | Daily | Monthly       | Yearly         |
|---|-------|---------------|----------------|
| <b>Revenue (sales)</b>                    |       |               |                |
| Melamine,Korer plet,plastrict etc         | 5,000 | 150,000       | 1800,000       |
|   | 0     | 0             | 0              |
| <b>Total Sales (A)</b>                    | 5,000 | 150,000       | 1800,000       |
| <b>Less. Variable Expense</b>             |       |               |                |
| Melamine,Korer plet,plastrict etc         | 4,000 | 120,000       | 1440,000       |
|   | 0     | 0             | 0              |
| <b>Total variable Expense (B)</b>         | 4,000 | 120,000       | 1440,000       |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 1,000 | 30,000        | 360,000        |
| <b>Less. Fixed Expense</b>                |       |               |                |
| Rent                                      |       | 2,000         | 24,000         |
| Electricity Bill                          |       | 200           | 2,400          |
| Mobile Bill                               |       | 200           | 2,400          |
| Salary (self)                             |       | 5,000         | 60,000         |
| Salary ( staff )                          |       | 3,000         | 36,000         |
| Transportation                            |       | 2,000         | 24,000         |
| Entertainment                             |       | 500           | 6,000          |
| Genaretor                                 |       | 100           | 1,200          |
| Bank service Charge                       |       | 0             | 0              |
| <b>Total fixed Cost (D)</b>               |       | <b>13,000</b> | <b>156,000</b> |
| <b>Net Profit (E) [C-D]</b>               |       | <b>17,000</b> | <b>204,000</b> |

## Investment Breakdown

| Particulars  | Existing |            |                | Proposed |            |               |                |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
|              | Qty.     | Unit Price | Amount (BDT)   | Qty      | Unit Price | Amount (BDT)  | Proposed Total |
| Melamine     |          |            | 150,000        |          |            | 40,000        | 190,000        |
| Korer plet   |          |            | 50,000         |          |            |               | 50,000         |
| Plastrict    |          |            | 80,000         |          |            | 40,000        | 120,000        |
| Others       |          |            | 100,000        |          |            |               | 100,000        |
|              |          |            |                |          |            |               |                |
|              |          |            |                |          |            |               |                |
|              |          |            |                |          |            |               |                |
|              |          |            |                |          |            |               |                |
|              |          |            |                |          |            |               |                |
| Security     |          |            | 100,000        |          |            |               | 100,000        |
| <b>Total</b> |          |            | <b>480,000</b> |          |            | <b>80,000</b> | <b>560,000</b> |



**Entrepreneur**  
**Investment:480,000**  
**Investor Investment:80,000**  
**Total Investment:560,000**

# Financial Projection (BDT)

| Particular                               | Daily       | Monthly       | Year -1        | Year-2         | Year-3         |
|--|-------------|---------------|----------------|----------------|----------------|
| <b>Revenue(Sales)</b>                    |             |               |                |                |                |
| Melamine,Korer plet,plastrict etc        | 6000        | 180000        | 2160000        | 2268000        | 2381400        |
| <b>Total Sales(A)</b>                    | <b>6000</b> | <b>180000</b> | <b>2160000</b> | <b>2268000</b> | <b>2381400</b> |
| <b>Less Variable Expense (B)</b>         |             |               |                |                |                |
| Melamine,Korer plet,plastrict etc        | 5100        | 153000        | 1836000        | 1927800        | 2024190        |
| <b>Total Variable Expense</b>            | <b>5100</b> | <b>153000</b> | <b>1836000</b> | <b>1927800</b> | <b>2024190</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>900</b>  | <b>27000</b>  | <b>324000</b>  | <b>340200</b>  | <b>357210</b>  |
| <b>Less Fixed Expense</b>                |             |               |                |                |                |
| Rent                                     |             | 2,000         | 24000          | 24000          | 24000          |
| Electric Bill                            |             | 200           | 2400           | 28800          | 345600         |
| Transportaion                            |             | 2000          | 24000          | 25200          | 26460          |
| Salary (Self)                            |             | 5,000         | 60000          | 60000          | 60000          |
| Salary (Staff)                           |             | 3,000         | 36000          | 36000          | 36000          |
| Entertainment                            |             | 500           | 6000           | 6000           | 6000           |
| Guard                                    |             |               | 0              | 0              | 0              |
| Generator                                |             | 100           | 1200           | 1200           | 1200           |
| Mobile Bill                              |             | 200           | 2400           | 0              | 0              |
| <b>Total Fixed Cost (D)</b>              |             | <b>13000</b>  | <b>154800</b>  | <b>180000</b>  | <b>498060</b>  |
| <b>Net Profit (E)= [C-D]</b>             |             | <b>14000</b>  | <b>168000</b>  | <b>176400</b>  | <b>185220</b>  |
| <b>Investment Pay Back</b>               |             |               | <b>32,000</b>  | <b>32,000</b>  | <b>32,000</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                   | 50,000              |                     |                     |
| 1.2         | Net Profit  | 168,000             | 176400              | 185220              |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 136000              | 280400              |
|             | <b>Total Cash Inflow</b>                          | <b>218,000</b>      | <b>312,400</b>      | <b>465,620</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1         | Purchase of Product                               | 50,000              |                     |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 32000               | 32000               | 32000               |
|             | <b>Total Cash Outflow</b>                         | <b>82,000</b>       | <b>32,000</b>       | <b>32,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>136,000</b>      | <b>280,400</b>      | <b>433,620</b>      |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 10 Years  
Quality goods & 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

Pictures



আর এফ এল

# ডিলার্স বাকেট

মেসার্স শান্তা এ্যালুমিনিয়াম ধনবাড়ী বাজার, ধনবাড়ী, টাঙ্গাইল। ০১৭২৯-১২০৮





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# FAMILY PICTURE

