

Proposed NU Business Name: **MAYER DOWA THAI GLASS**



Project identification and prepared by: Zahidul Kamal,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHEIKH JASIM UDDIN
Age	:	01-01-1989 (28 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	06 Brothers 02 Sisters
Address	:	Vill: Barahigobindo ; P.O: Joyloskor ; P.S: Dagoanvuiyan ; 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	:	MONSURA BEGUM
(iii) Father's name	:	SHAMSUL HAQUE
(iv) GB member's info	:	Branch: Joyloskor Centre # 18 (Female), Member ID: 2123, Group No: 05 Member since: 03-02-2000 (10Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 100,00 Outstanding loan: Nill
(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	:	0 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831-655233
Family's Contact No.	:	01830-461829
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONSURA BEGUM joined Grameen Bank since 10 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	:	MAYER DOWA THAI GLASS
Location	:	Molla Ghata , Feni
Total Investment in BDT	:	BDT 255,000/-
Financing	:	Self BDT 195,000/- (from existing business) 76% Required Investment BDT 60,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 22 ft= 264 square ft
Security	:	20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Aluminium, SS, Glass, SS Sheet,etc.▪Average 35% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Feni Sadar.▪Agreed grace period is 3 months.

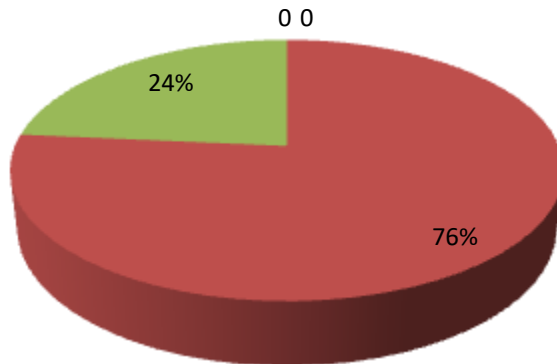
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Aluminum, SS, Glass, SS Sheet,etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less Variable Expense			
Aluminum, SS, Glass, SS Sheet,etc.	1,950	58,500	702,000
Total variable Expense (B)	1,950	58,500	702,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less Variable Expense			
Rent		1,500	18,000
Electricity bill		700	8,400
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary(Staff)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		14,800	177,600
Net Profit (E)= [C-D]		16,700	200,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Glass	2000	30	60,000	0	0	0	60,000
Plastic Door	4	2000	8,000	20	2000	40,000	48,000
SS Pipe	3750	20	75,000	0	0	0	75,000
Aluminum	500	25	12,500	800	25	20,000	32,500
Others	1	20000	20,000	1	0	0	20,000
Security	1	20000	20,000	0	0	0	0
Total	6256	42075	195,500	821	2025	60,000	255,500

Source of Finance



- Entrepreneur's Contribution 195,000
- Investor's Investment 60,000
- Total 255,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Aluminum, SS, Glass, SS Sheet,etc.	4,000	120,000	1440000	1512000	1587600
Total Sales (A)	4,000	120,000	1440000	1512000	1587600
Less Variable Expense					
Aluminum, SS, Glass, SS Sheet,etc.	2,600	78,000	936000	982800	1031940
Total variable Expense (B)	2,600	78,000	936000	982800	1031940
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504000	529200	555660
Less Variable Expense					
Rent		1,500	18,000	18,000	18,000
Electricity bill		1,000	12,000	12,500	13,000
Transportation		2,500	30,000	30,500	31,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		15,700	188,400	189,600	190,900
Net Profit (E)= [C-D]		26,300	315,600	339,600	364,760
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	315,600	339,600	364,760
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		291,600	607,200
	Total Cash Inflow	375,600	631,200	971,960
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	291,600	607,200	947,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 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







1815-579283
0815-579284

য়ার্কসপ

মশিন,
সরা হয়



ফোন- মোঃ জলীম উদ্দিন

মায়ের দোয়া থাই এ্যালুমিনিয়াম & গ্লাস হাউজ

এন্ড এস.এস স্টীল ফেব্রিকেটরস্

এখানে যাবতীয় থাই এ্যালুমিনিয়াম গ্লাস ও এস.এস স্টীলের কাজ করা হয়
ও দেশী-বিদেশী সকল প্রকার গ্লাস পাইকারী খুচরা বিক্রয় করা হয়।



হাজী টাওয়ার, হাসপাতালের পশ্চিমে মোড়া ঘাটা, মেইন রোড, দাগনভূঞা, ফেনী। মোবাঃ ০১৮৩১-৬৫৫২৩৩, ০১৭৯১-৮১৮৮০১



FAMILY PICTURE

