

Proposed NU Business Name: **ETY SRITY GLASS HOUSE**



Project identification and prepared by: Md.Razu Ahmed,
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Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RAMJAN HOSSAIN
Age	:	10-07-1988 (30 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	04 Sister & 03 Brothers
Address	:	Vill: Augla, P.O: Augla . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	ULLASI KHATUN
(iii) Father's name	:	MD.HUKUM ALI
(iv) GB member's info	:	Branch: Komorgonj Nawabgonj, Centre # 23 (Female), Member ID: 4412, Group No: 04 Member since: 15-01-2002-2010 (08 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 25,000 Outstanding loan: BDT:Nil
(v) Who pays GB loan installment	:	N/ANo
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	He has Fourteen years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01922-784291
Family's Contact No.	:	01817-112504
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

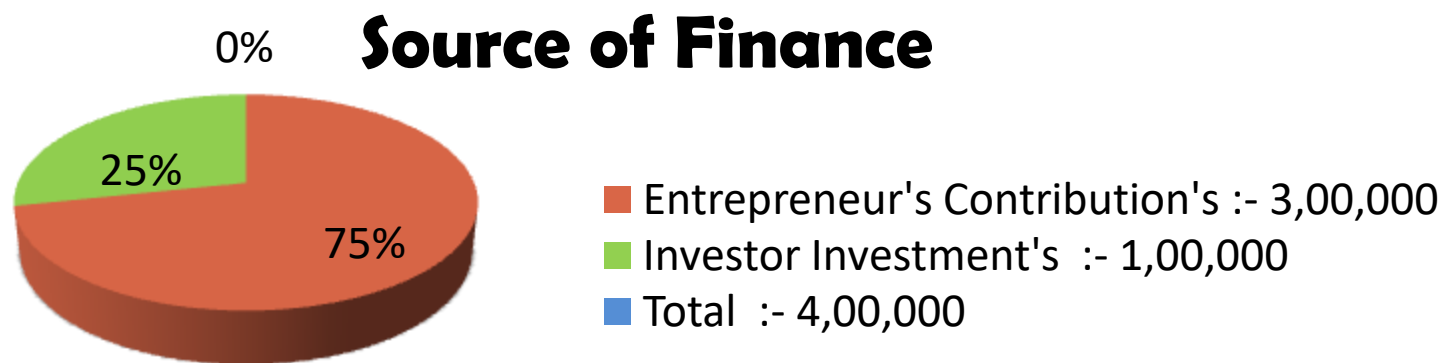
ULLASI KHATUN joined Grameen Bank since 26 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ETY-SRITY GLASS HOUSE
Location	:	Komorgonj bazar, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 4,00,000/-
Financing	:	Self BDT 3,00,000/- (from existing business) 75% Required Investment BDT 1,00,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18ft x 10 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to scaled up by investment in existing goods like door,window, etc. ▪The business is operating by entrepreneur. Existing no employee. ▪The farm is Rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Thai Item		160000	1920000
	0	0	0
Total Sales(A)	0	160000	1920000
Less Variable Expense (B)			0
Thai Item		128000	1536000
Total Variable Expense	0	128000	1536000
Contributon Margin (CM) [C=(A-B)]		32000	384000
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		2000	24000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		3200	38400
Guard		100	1200
Salary (Staff-2)		10000	120000
Mobil Bill		300	3600
Generator		100	1200
Total Fixed Cost (D)		21400	256800
Net Profit (E)= [C-D]		10600	127200

Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Thai Glass	25	4000	1,00,000	25	4000	1,00,000	2,00,000
Security			2,00,000				2,00,000
Total			3,00,000			1,00,000	4,00,000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Thai Item		200000	2400000	2520000	2646000
	0	0	0	0	0
Total Sales(A)	0	200000	2400000	2520000	2646000
Less Variable Expense (B)					
Thai Item		160000	1920000	2016000	2116800
Total Variable Expense	0	160000	1920000	2016000	2116800
Contributon Margin (CM) [C=(A-B)]		40000	480000	504000	529200
Less Fixed Expense					
Electric Bill		600	7200	7500	7800
Transportaion		2500	30000	360000	4320000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		10000	120000	120000	120000
Guard		100	1200	1200	1200
Generator		100	1200		
Entertainment		300	3600	3600	3600
Rent		3200	38400	38400	38400
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		22300	168000	498400	4458800
Net Profit (E)= [C-D]		17700	212400	223020	234171
Investment Pay Back			40,000	40,000	40,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	212,400	223020	234171
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	172400	172400	355420
	Total Cash Inflow	312,400	395,420	589,591
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	172,400	355,420	549,591

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Augla, Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

















