

A Nobin Udyokta Project

Saturia Thai Aluminum & Glass Works



NU Identified and PP Prepared by :
Gazi Md. Nasir Uddin, GT Head Office
Verified By: Tapan Kumar Debnath



GRAMEEN TRUST

Presented by
Md. Sohal

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Sohal
Age	:	03/06/1982 (33 Years-6 Months)
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	2-Brother, 2 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Sahera
(iii) Father's name	:	Md. Idries Ali
(iv) GB member's info	:	Member since:25/01/1987 Branch: Baliahiti, Saturaia, Centre no.28/m, Group:05 Loanee No. 2276/1 First loan: 5,000/- Existing loan: 80,000 Outstanding: 4,320/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business
Trade License Number	:	76/2015-16
Business Experiences	:	18 years
Other Own/Family Sources of Income	:	Business and Agriculture
NU Contact Info	:	01719718099
Other Own/Family Sources of Liabilities	:	GB Loan 4320/-
NU Project Source/Reference	:	GT Head Office, Dhaka



NU's mother has been a member of Grameen Bank Since 1987. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in son's business. NU's mother gradually improved their life standard by using GB loan. Her son is now established in her respective field.

PROPOSED BUSINESS Info.



Business Name	:	<i>Saturia Thai Aluminum</i>
Address/ Location	:	Nadeshourya (Saturia Basstand), Dhamrai, Dhaka
Total Investment in BDT	:	450,000/-
Financing	:	Self BDT : 350,000 (from existing business) - 78% Required Investment BDT : 100,000 (as equity) - 22%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		BDT 10,000
i. Proposed Business % of present gross profit margin	:	30%
ii. Estimated % of proposed gross profit margin	:	30%
iii. Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Furniture	5,000		350,000
Cutter and Drill Machine:	30,000		
Present Goods Item (*)	315,000		
Proposed Stock Items: (**)		100,000	100,000
Total Capital	350,000	100,000	450,000

N.B: Details of Present stock (*) & proposed (**) items have enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock	
Product Name	Price
6 MM Mercury Glass 350 FT- 95/-	33,250
5 MM Black Glass 300FT-85/-	22,500
5 MM White Glass 550ft-56/-	30,800
4MM White Glass 500ft-40/-	20,000
3 MM Color Glass 650ft-60/-	39,000
4MM Mirror Glass 700ft-60/-	42,000
Ply board- 800ft-55/-	44,000
Thai Aluminum -1500ft-55/-	82,500
Other Materials	950
Total Present Stock	315,000

Proposed Item	
Product Name	Price
6 MM Mercury Glass 200 FT- 95/-	19,000
5 MM Black Glass 200FT-85/-	17,000
5 MM White Glass 200ft-56/-	11,200
4MM White Glass 200ft-40/-	8,000
3 MM Color Glass 288ft-60/-	17,300
Thai Aluminum -500ft-55/-	27,500
Total Proposed Item	100,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,000	120,000	1,440,000
<i>Less: Cost of Sale (B)</i>	2,800	84,000	1,008,000
Gross Profit (30%) (A-B) = [C]	1,200	36,000	432,000
<i>Less: Operating Costs</i>			
Electricity bill		700	8,400
Mobile Bill		1,500	18,000
Shop rent		2,200	26,400
Present Salary-Self		10,000	120,000
Present Salary-Staff-1		9,000	108,000
Conveyance		3,000	36,000
Others		500	6,000
Non Cash Item:			
Depreciation (35,000x15%)		438	5,250
Total Operating Cost (D)		27,338	328,050
Net Profit (C-D) :		8,662	103,950

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5000	150,000	1,800,000	5500	165,000	1980000	6000	180,000	2160000
Less: Cost of Sale (B)	3500	105,000	1,260,000	3850	115500	1386000	4200	126000	1512000
Gross Profit (A-B) = [C]	1500	45,000	540,000	1650	49500	594000	1800	54000	648000
Less: Operating Costs									
Electricity bill		1000	12,000		1000	12,000		1200	14,400
Mobile Bill		1500	18,000		1500	18,000		1600	19,200
Shop rent		2200	26400		2200	26400		2200	26400
Present Salary-Self		10,000	120,000		10,000	120,000		10,000	120,000
Present Salary-Staff-2		16,000	192,000		16,000	192,000		17,000	204,000
Conveyance		4,000	48,000		4,000	48,000		4,500	54,000
Others		1000	12,000		1000	12,000		1500	18,000
Non Cash Item:									
Depreciation (35,000x15%)		438	5,250		438	5,250		438	5,250
Total Operating Cost (F)		36,138	433,650		36138	433,650		38,438	461,250
Net Profit (E-F) :		8,862	106,350		13,362	160,350		15,562	186,750
GT payback		40,000			40,000			40,000	
Retained Income:		66,350			120,350			146,750	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year-1 (BDT)	Year-2 (BDT)	Year-3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit	106,350	160,350	186,750
1.3	Depreciation (Non cash item)	5,250	5,250	5,250
1.4	Opening Balance of Cash Surplus	0	62,030	67,280
	Total Cash Inflow	211,600	227,630	259,280
2	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Payment of GB loan	4,320	0	0
2.3	Investment Pay Back	40,000	40,000	40,000
	Total Cash Outflow	144,320	40,000	40,000
3	Net Cash Surplus	67,280	187,630	219,280



STRENGTH

- Environment-Friendly.
- Skilled & Experience
- Position of his shop beside main road.
- Pleasant personality

WEAKNESS

- Lack of investment

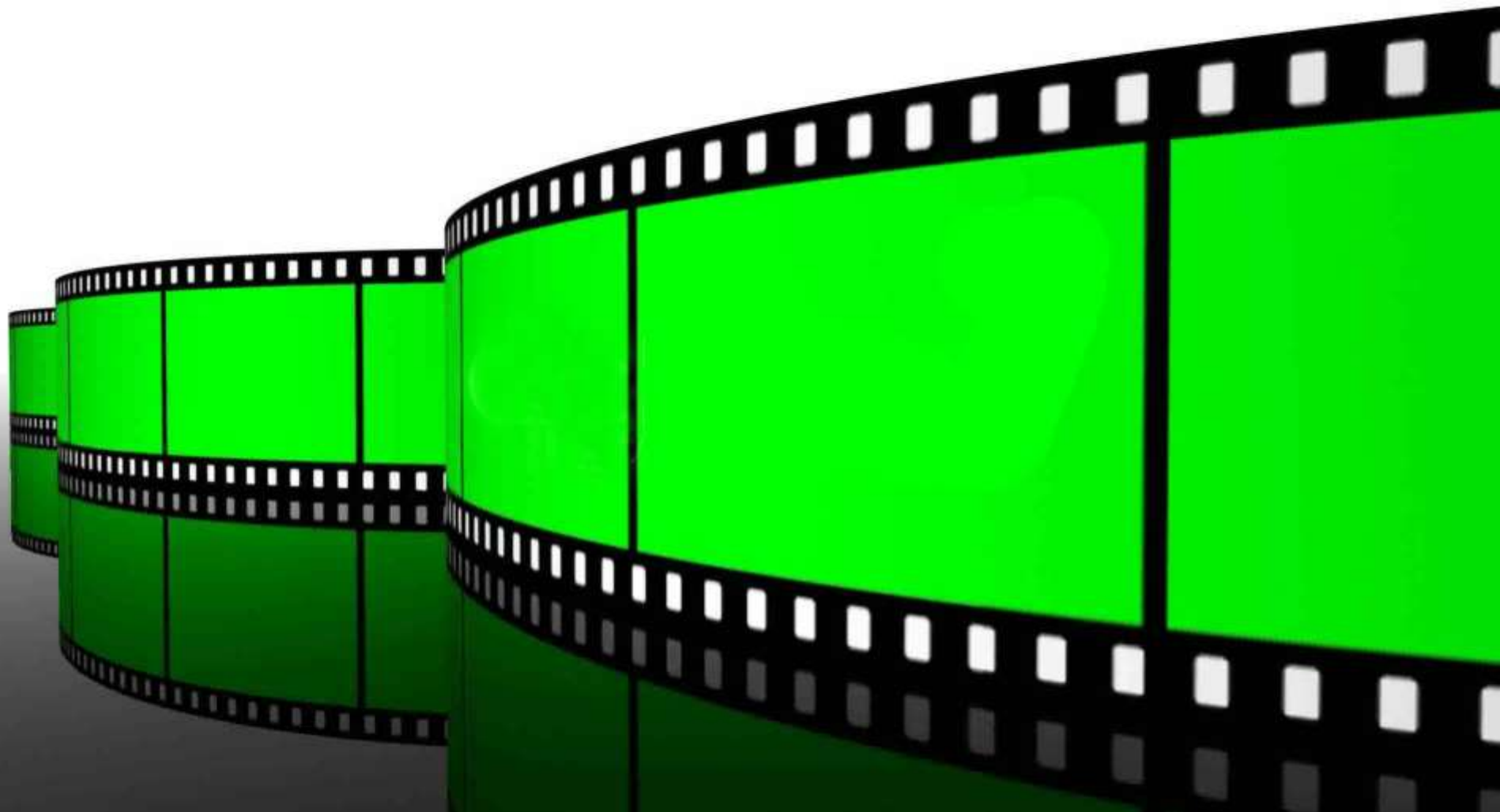
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Employment opportunity

THREATS

- Competitor may create.
- Fire.
- Theft.

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



শিল্পকারখানা বাণিজ্যিক আইন

ইউ, পি ডকুম ১০
পরিশিষ্ট ১০

২নং আমতা ইউনিয়ন পরিষদ

সংখ্যা ৬২০২

আমতা, উপজেলা : খানসাহা, জেলা : ঢাকা।

ট্রেড লাইসেন্স

ইউ ৬২০
লাইসেন্স নং ৭৫/২০১৫-২৬

স্বত্বাধিকারীর নাম: সাহুজিয়া আশী

পিতা/মাতার নাম: মোঃ ইদ্রিস আলী

মাতার নাম: মোসাঃ সাহেরা

পেশা: সাজপাতি

উপজেলা: সাহাবুদা

জন্ম তারিখ: ০৩/০৬/১৯৮২

ই-সন নম্বর: ০৫/০৬/২০১৫

ব্যক্তিগত পরিচয়: বাংলাদেশী, খানসাহা উপজেলা

মনিরুল ইসলাম খান লাগু
স্বাক্ষর

২নং আমতা ইউনিয়ন পরিষদ

১৫/১২/২০১৫ ১২:৫০

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the Peoples' Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ সোহেল
Name: Md. Sohal

পিতা: মোঃ ইদ্রিস আলী
মাতা: মোসাঃ সাহেরা

Date of Birth: 03 Jun 1982

ID NO: 2627205546640

১নং আমতা ইউনিয়ন পরিষদ

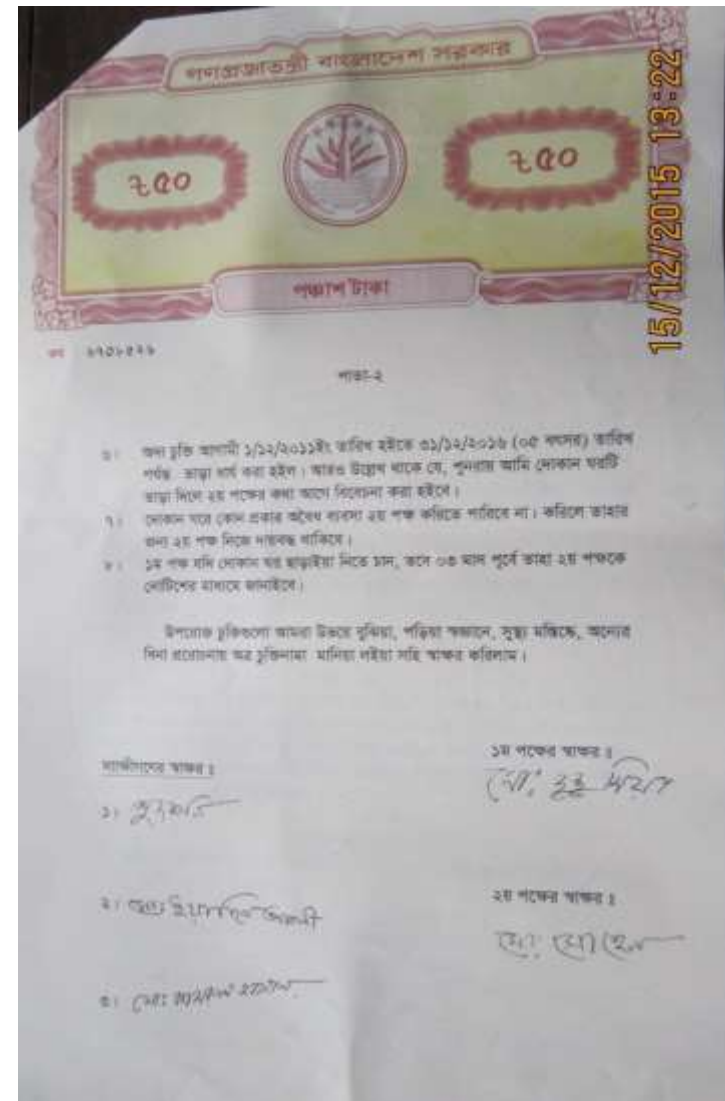
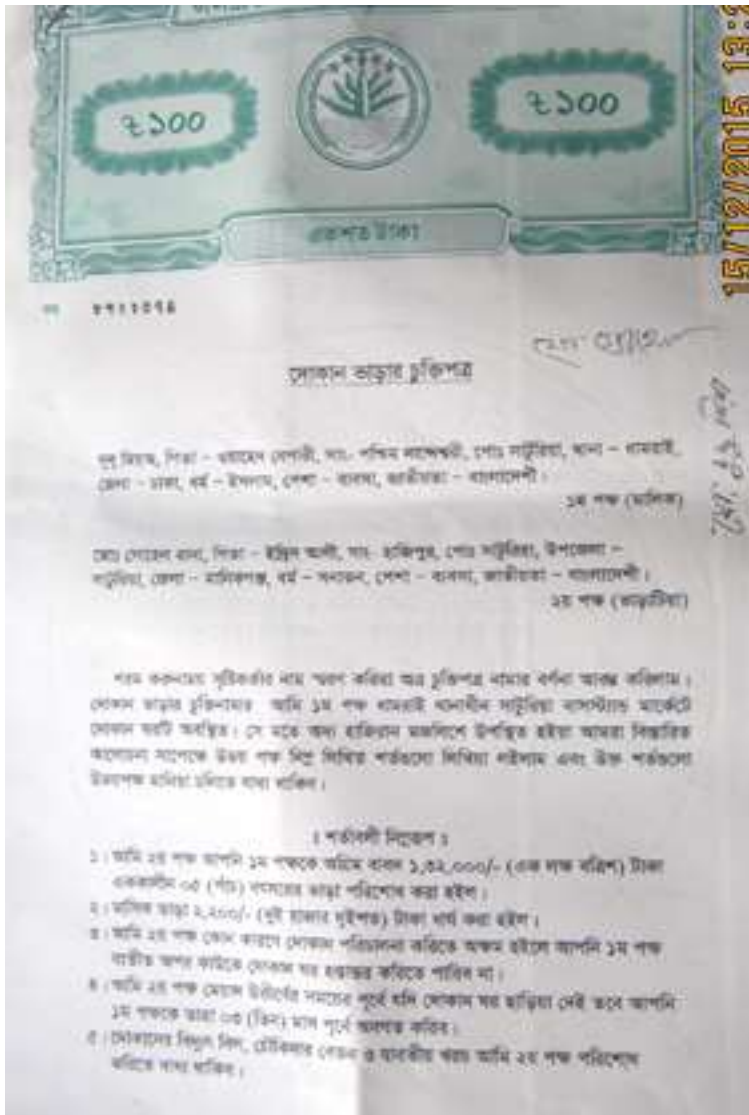
স্বাক্ষর

প্রদানকারী কর্মপত্রের স্বাক্ষর

প্রদানের তারিখ: ২৪/০৯/২০১৫


১৫/১২/২০১৫ ১৯:৫০

Photographs



Photographs




গ্রামীণ ব্যাংক
শাখা

সহজ ঋণের পাশ বই

নাম: ছাত্তা

কলী নং: ২২৭৩/১

গ্রুপ নং: ০২

কেন্দ্র নং: হুগলিয়ার গ্রুপ

কেন্দ্রের নাম: ২৪৫৯

ইস্যুর তারিখ: ৩০/৬/১৩

স্বাক্ষরকারীর স্বাক্ষর: [Signature]

15/12/2013



Presented at
25th Internal Design Lab
On December 23, 2015 at GT

