Proposed NU Business Name: KALMA THAI & GLASS HOUSE



Project identification and prepared by: Sahab Uddin, Ashulia Unit, Dhaka

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	BIJOY CHANDRA DAY		
Age	:	26-06-1983 (32 Years)		
Education, till to date	:	SSC		
Marital status	:	Married		
Children	:	02 Sons		
No. of siblings:	:	01 Brothers & 01 Sisters		
Address	:	Vill: Kalma North Para, P.O: Dairy Farm, P.S: Savar, Dist: Dhaka		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:::::	Mother Father LATE. CHAYA RANI DAY PUTUL CHANDRA DAY Branch: Ashulia, Centre # 48 (Female), Member ID: 3814/1, Group No: 04 Member since: 25-02-2002 to 2010 <i>(08 Years)</i> First Ioan: BDT 5,000 /-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	::	Outstanding loan: Nil Father No 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	:	10 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	House rent & Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-449509
Family's Contact No.	:	01919-829782
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

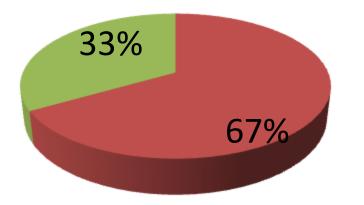
CHAYA RANI DAY joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info					
Business Name	:	KALMA THAI & GLASS HOUSE			
Location	:	1 No. Kalma, Savar, Dhaka			
Total Investment in BDT	:	BDT 6,00,000/-			
Financing	:	Self BDT 4,00,000/- (from existing business) 67% Required Investment BDT 2,00,000/- (as equity) 33%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	13 ft x 11 ft= 143 square ft			
Security of the shop	:	BDT 45,000/-			
Implementation	:	 The business is planned to be scaled up by investment in existing cloths like; Glass & Thai Aluminum etc. Average 20% gain on sale. The business is operating by entrepreneur. Existing two employee. After getting equity fund one employee will be appointment. The shop is rented. Collects goods from Banani, Dhaka. Agreed grace period is 4 months. 			

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Glass & Aluminum	5,500	165,000	1,980,000		
Total Sales (A)	5,500	165,000	1,980,000		
Less. Variable Expense					
Glass & Aluminum	4,400	132,000	1,584,000		
Total variable Expense (B)	4,400	132,000	1,584,000		
Contribution Margin (CM) [C=(A-B)	1,100	33,000	396,000		
Less. Fixed Expense					
Rent		1,200	14,400		
Electricity Bill		500	6,000		
Generator bill		200	2,400		
Mobile Bill		400	4,800		
Salary (self)		5,000	60,000		
Transportation		2,000	24,000		
Salary (staff)		12,000	144,000		
Entertainment		500	6,000		
Guard		300	3,600		
Total fixed Cost (D)		22,100	265,200		
Net Profit (E) [C-D)		10,900	130,800		

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Glass 2.5mm white (800ft x 29)	23,200	20,000	43,200			
3 mm (200 x 30)	6,000	5,000	11,000			
3.5 mm (400 x 40)	16,000	15,000	31,000			
4 mm (300 x 42)	12,600	25,000	37,600			
5 mm (1600 x 59)	94,400	25,000	119,400			
Markary Glass (600 x 95)	57,000	10,000	67,000			
Thai Aluminum (2500 x 165)	162,500	100,000	262,500			
Accessories	28,300	-	28,300			
Total	400,000	200,000	600,000			

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 200,000
- Total 600,000

Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Glass & Aluminum	8,350	250,500	3,006,000	3,156,300	3,314,115	
Total Sales (A)	8,350	250,500	3,006,000	3,156,300	3,314,115	
Less. Variable Expense						
Glass & Aluminum	6,680	200,400	2,404,800	2,525,040	2,651,292	
Total variable Expense (B)	6,680	200,400	2,404,800	2,525,040	2,651,292	
Contribution Margin (CM) [C=(A-B)	1,670	50,100	601,200	631,260	662,823	
Less. Fixed Expense						
Rent		1,200	14,400	14,400	14,400	
Electricity Bill		500	6,000	7,000	8,000	
Generator bill		200	2,400	3,000	3,000	
Mobile Bill		500	6,000	6,500	7,000	
Salary (self)		5 <i>,</i> 000	60,000	60,000	60,000	
Transportation		3,000	36,000	38,000	40,000	
Salary (staff)		18,000	216,000	216,000	216,000	
Entertainment		500	6,000	6,500	7,500	
Guard		300	3,600	4,000	4,000	
Total Fixed Cost		29,200	350,400	355,400	359,900	
Net Profit (E) [C-D)		20,900	250,800	275,860	302,923	
Investment Payback			80,000	80,000	80,000	

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

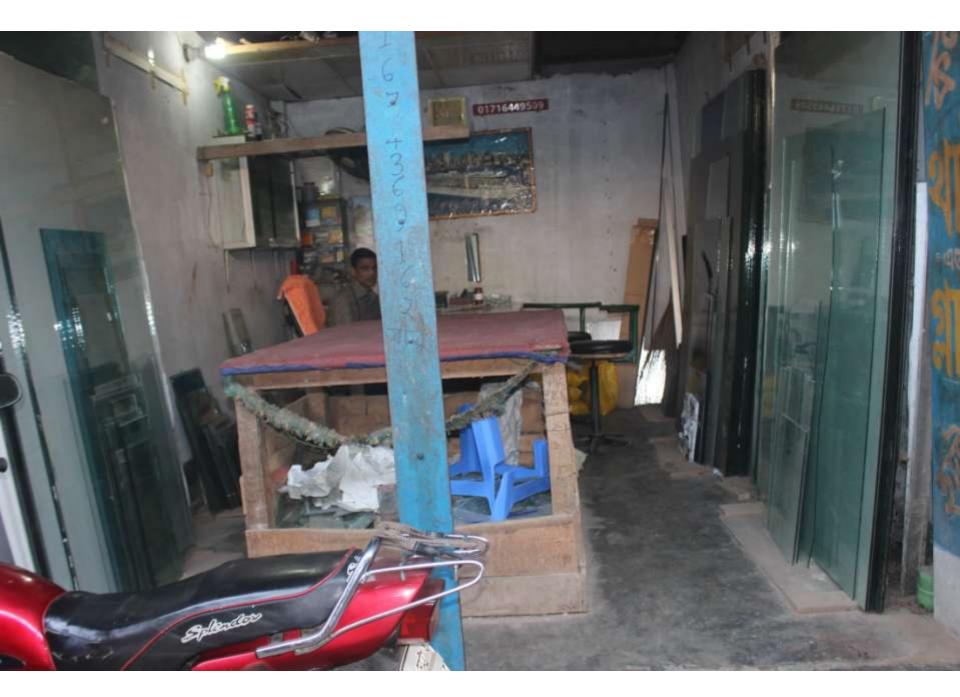
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	250,800	275,860	302,923
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		170,800	366,660
	Total Cash Inflow	450,800	446,660	669,583
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership			
2.3	Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	170,800	366,660	589,583



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:03 Experience & Skill : 10 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures



















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े । व्यक्तिवादम्ब माम

वार का किम्मा सार्वतान के ताहान आर्थन आहर जाहांगा नाया অবস্থন রেন্দ্র ব্যবস্থালক । স্থায়ি ছাও केली कि दायित जाहत जानहर्षिण जाहा অবস্থান আলা হিত্যান। ভিনি মহাবেল कवंछ दि. + (त्याह) जोवे 05 वोहेरिख জন্ম দিলেশ। আমি তার হানসা লটের এবর্টান একটি।

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পাগারে চনত ব্রী বাংগ্রেমাদেশ সন্ত্র কার 200 £300 চকশত টাকা 80823998

