

Proposed NU Business Name: **SUJON THAI ALUMINIUM**



Project identification and prepared by: Aowlad Hossain  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>MD. SUKKUR ALI</b>
Age	:	07-02-1989 ( 28 Years)
Education, till to date	:	Class 04
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: North Charipur ; P.O: Feni Sadar ; P.S: Feni Sadar ; 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	:	<b>KHODEJA KHATUN</b>
(iii) Father's name	:	<b>MD. JALIL MIA</b>
(iv) GB member's info	:	Branch: Passgasia, Feni Centre # 05 (Female), Member ID: 6122, Group No: 06 Member since: 25-07-1999 To 03-08- 2007 (08Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,00 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	:	11 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.	:	01822-007103
Family's Contact No.	:	01815-493844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHODEJA KHATUN** joined Grameen Bank since 08 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	:	<b>SUJON THAI ALUMINIUM</b>
Location	:	Abul Khayer Market, Nort charipur, Feni
Total Investment in BDT	:	BDT 375,000/-
Financing	:	Self BDT 295,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 25 ft= 250 square ft
Security	:	45,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Aluminium, SS, Glass, SS Sheet,etc.</li><li>▪Average 30% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 05 employee.</li><li>▪Collects goods from Feni Sadar.</li><li>▪Agreed grace period is 3 months.</li></ul>

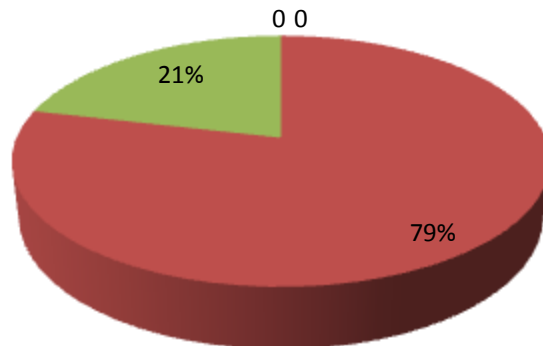
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Aluminum, SS, Glass, SS Sheet,etc.		150,000	1,800,000
<b>Total Sales (A)</b>		150,000	1,800,000
<b>Less Variable Expense</b>			
Aluminum, SS, Glass, SS Sheet,etc.		105,000	1,260,000
<b>Total variable Expense (B)</b>		105,000	1,260,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>45,000</b>	<b>540,000</b>
<b>Less Variable Expense</b>			
Rent		1,500	18,000
Electricity bill		700	8400
Salary (self)		5,000	60,000
Salary(Staff)		20,000	240,000
Entertainment		500	6000
Guard		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>28,150</b>	<b>337,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>16,850</b>	<b>202,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Aluminum	727	110	80,000	363	110	40,000	120,000
SS	0	0	70,000	0	0	40,000	110,000
Glass	216	65	14,040	0	0	0	14,040
Steel Khatt	1	16,500	16,500	0	0	0	16,500
Dressing Table	1	7,000	7,000	0	0	0	7,000
Hardware	0	0	8,000	0	0	0	8,000
SS Sheet	10	400	40,000	0	0	0	40,000
Others	0	0	14,460	0	0	0	14,460
Security	1	45,000	45,000				45,000
<b>Total</b>			<b>295,000</b>			<b>80,000</b>	<b>375,000</b>

## Source of Finance



- Entrepreneur's Contribution 295,000
- Investor's Investment 80,000
- Total 375,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Aluminum, SS, Glass, SS Sheet,etc.		180,000	2160000	2268000	2381400
<b>Total Sales (A)</b>		180,000	2160000	2268000	2381400
<b>Less Variable Expense</b>					
Aluminum, SS, Glass, SS Sheet,etc.		126,000	1512000	1587600	1666980
<b>Total variable Expense (B)</b>		126,000	1512000	1587600	1666980
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>54,000</b>	<b>648000</b>	<b>680400</b>	<b>714420</b>
<b>Less Variable Expense</b>					
Rent		1,500	18000	18,000	18,000
Electricity bill		1,000	12000	12,500	13,000
Salary (self)		5,000	60000	60,000	60,000
Salary(Staff)		20,000	240000	240,000	240,000
Entertainment		500	6000	6000	6,000
Guard		150	1800	1800	1,800
Mobile bill		400	4800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>28,550</b>	<b>342,600</b>	<b>343,300</b>	<b>344,100</b>
<b>Net Profit (E)= [C-D]</b>		<b>25,450</b>	<b>305,400</b>	<b>337,100</b>	<b>370,320</b>
Investment Payback			32,000	32,000	32,000



# 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	80,000		
1.2	Net Profit	305,400	337,100	370,320
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		273,400	948,820
	<b>Total Cash Inflow</b>	<b>385,400</b>	<b>610,500</b>	
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,00</b>	<b>32,000</b>	<b>32,000</b>
3	<b>Net Cash Surplus</b>	<b>273,400</b>	<b>578,500</b>	<b>916,820</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
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









# স্টীলডেক

সুজন থাই এ্যালুমিনিয়াম এন্ড গ্লাস হাউজ

শ্রোঃ মোঃ আব্দুল বাকুর

শহীদ মেজর সালাউদ্দিন সড়ক, উত্তর চাঁদীপুর, সুজার বাড়ী রাস্তার মাথা, ফেনী। মোবাইলঃ ০১৮২২-০০৭১০০, ০১৯৭৪-৬০০০৪১



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# FAMILY PICTURE

