

Proposed NU Business Name:**SAGOR TAHI ALMUNIYAM & GLASS HOUSE**



Project identification and prepared by:MD: Bellal Hossain
Dagonbhuiyan, Feni

Project verified by: Susanta Kumar Bishwash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMED ABUL HOASSAIN RAJU
Age	:	10-01-1993 (24 Years)
Education, till to date	:	Class seven
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 Brothers 04 Sisters
Address	:	Vill: Chorhazari P.O: Chorhazari ,P.S:Companygong Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOWERA BEGUM
(iii) Father's name	:	ABU NACHER
(iv) GB member's info	:	Branch:Eyaqubpur,Dagonbhuyain , Centre # 15(Female Member ID: 2903/01, Group No: 06 Member since: 24-10-2004 (06 Years) First loan: BDT 5,000/- Existing loan: BDT 10000 Outstanding loan: BDT:0
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	08 years experience in running business. 04 Years in own business. He has 04years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01861592475
Family's Contact No.	:	01832713704
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWERA BEGUM joined Grameen Bank since 06 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	:	SAGOR TAHI ALMUNIYAM & GLASS HOUSE
Location	:	Chowdhury hatRoad,Companygong , Nohakhali
Total Investment in BDT	:	BDT171,000/-
Financing	:	Self BDT 121,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business(estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; S.S Pipe, Thai glass, Thai aluminum etc. ▪Average 25% gain on sales. ▪The business is operating by the entrepreneur himself. He has no employee. ▪One will be appointed after getting equity money ▪ The shop is rented. ▪ Collects goods from Feni and bashurhat. ▪ Agreed grace period is 3 months.

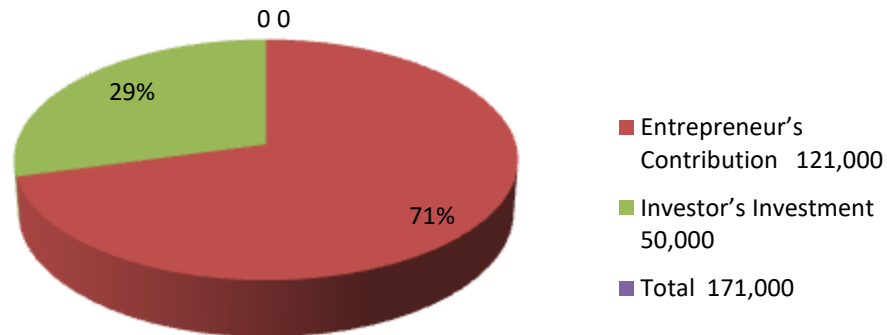
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
S.S Pipe, Thai glass, Thai aluminum etc.	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
S.S Pipe, Thai glass, Thai aluminum etc.	3000	90000	1080000
Total variable Expense (B)	3000	90000	1080000
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000
Less Variable Expense			
Rent		1000	12000
Electricity bill		300	3600
Transportation		1500	18000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile bill		500	6000
Total fixed cost (D)		8450	101400
Net Profit (E)= [C-D]		21550	258600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
S S Pipe	0	0	6000	0	0	25000	31000
Thi glass	0	0	100000	0	0	25000	135000
S Sexosorice	0	0	5000	0	0	0	5000
Security	0	0	10000	0	0	0	10,000
Total	0	0	121000	0	0	50,000	171,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
S.S Pipe, Thai glass, Thai aluminum etc.	7720	231600	2779200	2918160	3064068
Total Sales (A)	7720	231600	2779200	2918160	3064068
Less Variable Expense					
S.S Pipe, Thai glass, Thai aluminum etc.	5790	173700	2084400	2188620	2298051
Total variable Expense (B)	5790	173700	2084400	2188620	2298051
Contribution Margin (CM) [C=(A-B)]	1930	57900	694800	729540	766017
Less Variable Expense					
Rent		1000	12000	12000	12000
Electricity bill		1000	12000	12200	12400
Transportation		2000	24000	24200	24400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		14850	178200	178800	179400
Net Profit (E)= [C-D]		43050	516600	550740	586617
Investment Payback			24000	24000	24000

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	50,000		
1.2	Net Profit	516600	550740	586617
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		496,600	1,027,340
	Total Cash Inflow	566,600	1,047,340	1,613,957
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	496,600	1,027,340	1,593,957

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 08Years
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















FAMILY PICTURE

