

Proposed NU Business Name: **M/S SHAHADAT TILES**



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	:	MD. ALAUDDIN
Age	:	28-06-1990 (27 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
No. of siblings:	:	02 Brothers And 02 Sisters
Address	:	Vill: North Charipur P.O: Feni ; 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	:	NOOR ZAHAN BEGUM
(iii) Father's name	:	ABUL KALAM
(iv) GB member's info	:	Branch: Passgasiya, Feni, Centre # 04 (Female), Member ID: 6120, Group No: 03 Member since: 07-12-2006 To 03.01.2011 (05 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: Nil
(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	:	04 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	Contra Working
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01840-348938
Family's Contact No.	:	01815-403656
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NOOR ZAHAN BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name		M/S SHAHADAT TILES
Location	:	Alim Uddin Road, Feni
Total Investment in BDT	:	BDT 1,070,000/-
Financing	:	Self BDT 1,000,000/- (from existing business) 93% Required Investment BDT 70,000/- (as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 28 ft= 672 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tiles, Color Paints, sanitary pipe, Hard Ware etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Feni, Dhaka.▪Agreed grace period is 3 months.

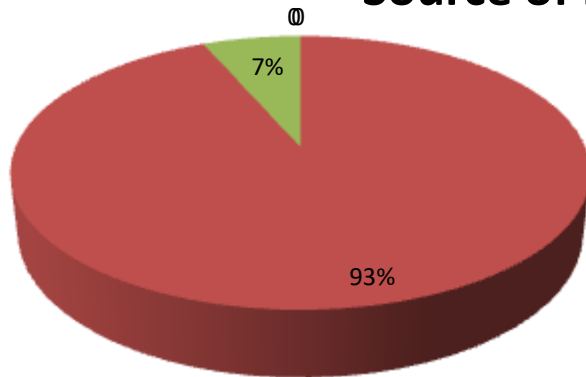
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tiles, Color Paints, sanitary pipe, Hard Ware etc	12,000	360,000	4,320,000
Total Sales (A)	12,000	360,000	4,320,000
Less Variable Expense			
Tiles, Color Paints, sanitary pipe, Hard Ware etc	10,200	306,000	3,672,000
Total variable Expense (B)	10,200	306,000	3,672,000
Contribution Margin (CM) [C=(A-B)]	1,800	54,000	648,000
Less Variable Expense			
Rent		7,000	84,000
Electricity bill		2000	24,000
Transportation		6,000	72,000
Salary (self)		5,000	60,000
Salary (staff)		16,000	192,000
Entertainment		500	6,000
Guard		300	3,600
Generator		100	1,200
Mobile bill		300	3,600
Total fixed cost (D)		37,200	446,400
Net Profit (E)= [C-D]		16,800	201,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Tiles	5000	34	170,000	1000	34	34000	204,000
Cyramics	20	2000	40,000	10	2000	20,000	60,000
Color Paints	2500	41	102,500	0	0	0	102,500
Bathroom Fittings	0	0	50,000	0	0	0	50,000
UPVC Fittings	0	0	100,000	0	0	0	100,000
Hard Ware	0	0	100,000	0	0	16,000	116,000
Others	0	0	37,500	0	0	0	37,500
Security	1	0	400,000	0	0	0	400,000
Total	7531	2075	1,000,000	1010	2034	70,000	1,070,000

Source of Finance



- Entrepreneur's Contribution 1,000,000
- Investor's Investment 70,000
- Total 1,070,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Tiles, Color Paints, sanitary pipe, Hard Ware etc	12,500	375,000	4500000	4725000	4961250
Total Sales (A)	12,500	375,000	4500000	4725000	4961250
Less Variable Expense					
Tiles, Color Paints, sanitary pipe, Hard Ware etc	10,625	318,750	3825000	4016250	4217062.5
Total variable Expense (B)	10,625	318,750	3825000	4016250	4217062.5
Contribution Margin (CM) [C=(A-B)	1,875	56,250	675000	708750	744187.5
Less Variable Expense					
Rent		7,000	84,000	84,000	84,000
Electricity bill		2,500	30,000	30,500	31,000
Transportation		6,500	78,000	78,500	79,000
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		16,000	192,000	192,000	192,000
Entertainment		500	6,000	6,000	6,000
Guard		300	3,600	3600	3,600
Generator		100	1,200	1,200	1,200
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		38,300	459,600	460,800	462,100
Net Profit (E)= [C-D]		17,950	215,400	247,950	282,088
Investment Payback			38,000	38,000	38,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 2 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	215,400	247,950	282,088
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		201,400	421,350
	Total Cash Inflow	285,400	449,350	703,438
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	84,000	28,000	28,000
3	Net Cash Surplus	201,400	421,350	675,438

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 05 Years
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

Pictures









সাইপ ওড ফিটিন্স
ক্রিফনন টেম
উদ্দিন রাস্তার মাঝা, ফেনী।
৬৭৭০, ০১৮১৫ ৪০৩৬৫৬

শাহাদাত টাইলস্

০১৮৪০-৩৪৮৯৩৮

ডিলারঃ  Matador

যাবতীয় সেনেটারী টাইলস্ সামগ্রী পাইকারী ও খুচরা বিক্রয় করা হয়।

নুরুল ইসলাম জুঁএরা মার্কেট, নতুন রেজিষ্ট্রি অফিস সংলগ্ন, কুমিল্লা রোড,
হাজী আলিম উদ্দিন রাস্তান মাথা, ট্রাংক রোড, ফেনী। ০১৭৮০-১৫৬৭৭০, ০১৮১৫-৪০৩৬৫৬

সেনেটারী

০১৭৮০-১৫৬৭৭০
০১৮১৫-৪০৩৬৫৬

০১৭৮০-১৫৬৭৭০
০১৮১৫-৪০৩৬৫৬

মেসার্স শাহাদাত টাইলস্ হাজী আলিম উদ্দিন রাস্তা

০১৭৮০-১৫৬৭৭০
০১৮১৫-৪০৩৬৫৬





FAMILY PICTURE

