

Proposed NU Business Name: ARAFAT GLASS AND THAI ALUMINIUM

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Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|--|
| Name | : | SAIDUL ISLAM |
| Age | : | 10-10-1990(27years) |
| Education, till to date | : | Eight |
| Marital status | : | Unmarrid |
| Children | : | 0son 0doughter |
| No. of siblings: | : | 02 brother 0sisters |
| Address | : | Vill: madi asulai,P.O:boroi bari, P.S: Kaliakair, Dist: Gazipur |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SOKHINA BAGUM |
| (iii) Father's name | : | SUJON DEWAN |
| (iv) GB member's info | : | Branch: boroi bari, Kalikori, Centre # 13/৯ (Female), Member ID: 1573/1, Group No: 05 Member since: 11/12/2010to2017 (07Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: 50000 Outstanding loan:40000 |
| (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 | : | 01years experience in running business. |
| Other Own/Family Sources of Income | : | Rent Car |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01770873836 |
| Mother's Contact No. | : | 01980708739 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA BAGOM joined Grameen Bank since 10years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

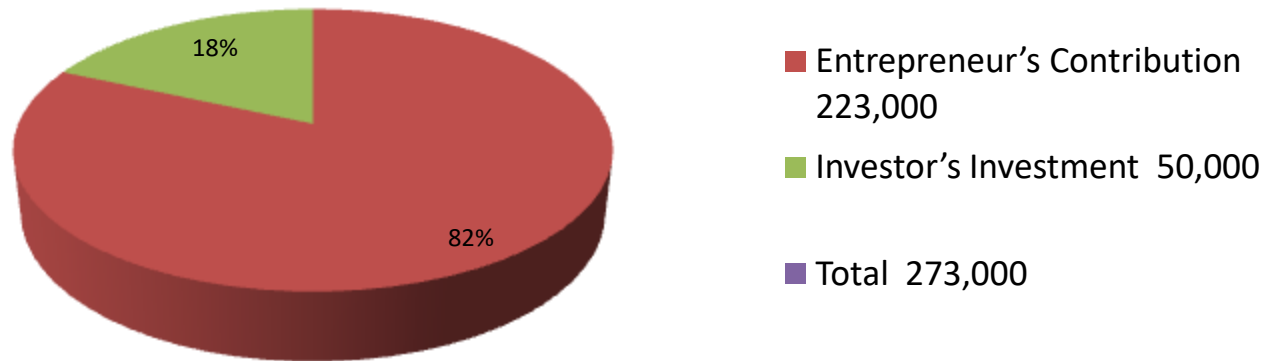
| | | |
|---|---|---|
| Business Name | : | ARAFAT GLASS AND THAI ALOMINIUM |
| Location | : | Madi asulai PO;;boroi bari, Kalikoir, Gazipur. |
| Total Investment in BDT | : | BDT 273,000/- |
| Financing | : | Self BDT 223000/--(from existing business) 82% Required Investment BDT 50000/--(as equity) 18% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 12ft x 10 ft= 120 square ft |
| Implementation | : | <ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months. |

Existing

| Particular | Daily | Monthly | Yearly |
|-----------------------------------|-------|---------|--------|
| Revnue (Sale) | | | |
| thai alominiam,glas,,etc | 2300 | 69000 | 828000 |
| | | 0 | 0 |
| Total Sales(A) | 2300 | 69000 | 828000 |
| Less Variable Expense (B) | | | 0 |
| Thai alominiam,glas ,etc | 1840 | 55200 | 662400 |
| Total Variable Expense | 1840 | 55200 | 662400 |
| Contributon Margin (CM) [C=(A-B)] | 460 | 13800 | 165600 |
| Less Fixed Expense | | | |
| Rent | | 1200 | 14400 |
| Electric Bill | | 600 | 7200 |
| Transportaion | | 500 | 6000 |
| Salary (Self) | | 5000 | 60000 |
| Entertainment | | 200 | 2400 |
| Gard | | 450 | 5400 |
| Mobile Bill | | 350 | 4200 |
| Total Fixed Cost (D) | | 8300 | 99600 |
| Net Profit (E)≡ [C-D] | | 5500 | 66000 |

| Investment Breakdown | | | | | | | |
|----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Thai alominiam | 1600 | 30 | 48000 | 313 | 80 | 25000 | 73000 |
| glas | 500 | 150 | 75000 | 178 | 140 | 25000 | 100000 |
| | | | | | | | |
| Security | | | 200000 | | | | 200000 |
| | 180 | 2100 | 223000 | 491 | 220 | 50000 | |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|--------------|---------------|---------------|----------------|
| Revenue(Sales) | | | | | |
| Thai alominiam,glasetc | 2600 | 78000 | 936000 | 982800 | 1031940 |
| 0 | 0 | | | | |
| Total Sales(A) | 2600 | 78000 | 936000 | 982800 | 1031940 |
| Less Variable Expense (B) | | | | | |
| Thai alominiam,glas,etc | 2080 | 62400 | 748800 | 786240 | 825552 |
| Total Variable Expense | 2080 | 62400 | 748800 | 786240 | 825552 |
| Contributon Margin (CM) [C=(A-B)] | 520 | 15600 | 187200 | 196560 | 206388 |
| Less Fixed Expense | | | | | |
| Rent | | 1200 | 14400 | 14400 | 14400 |
| Electric Bill | | 600 | 7200 | 7560 | 7938 |
| Transportaion | | 500 | 6000 | 6000 | 6000 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 200 | 2400 | 2520 | 2646 |
| Gard | | 450 | 5400 | 5400 | 5400 |
| Generator | | 150 | 1800 | 1800 | 1800 |
| Mobil Bill | | 200 | 2400 | 2400 | 2400 |
| Total Fixed Cost (D) | | 8300 | 99600 | 100080 | 100584 |
| Net Profit (E)= [C-D] | | 7300 | 87600 | 96480 | 105804 |
| Investment Pay Back | | | 20000 | 20000 | 20000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50000 | | |
| 1.2 | Net Profit | 87600 | 96480 | 105804 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 80100 | 98304 |
| | Total Cash Inflow | 137600 | 176580 | 204108 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 67600 | 156580 | 184108 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

