

A Nobin Udyokta Project

আজমিরী টাইলস্ এন্ড স্যানিটারী
এখানে টাইলস্ এবং পাথরের উপর সকল
প্রকার লেখা এবং ছবির অর্ডার নেওয়া হয়।
মোবাইলঃ 01947-881148

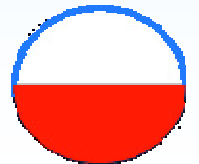


Project by : Salam

Verified and Identified: By : Md. Gias uddin

Matab Uttar Unit, Chandpur
Anchal-1

GRAMEEN TRUST



GT Social Business Area, Chandpur

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Salam
Age	:	20/12/1985 (32 Years)
Marital status	:	Married
Children	:	00 Son, 01 Daughter
No. of siblings:	:	03 brothers and 02 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Hosneyara Begum
(iii) Father's name	:	Ali Akbar
(iv) GB member's info	:	Member since: 01.07.2000 Branch: West Fatahpur, Centre no. 80/M, Group-06 Loaneeno: 10162 First loan: Tk. 5000 Existing loan:100,000 Outstading:Tk 82400
Further Information:		
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Tiles & Sanitary Business
Trade License Number	:	91
Business Experiences	:	5 years.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01947881148
NU Project Source/Reference	:	GT Matlab Uttar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 01.07.2000 to till now. At first his mother took a loan amount BDT 5000 from Grameen Bank. She Invested the money in her Husbands business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Azmir Tiles & Sanitary
Address/ Location	:	Naton Bazar Faraizekandi,Matlab (North), Chandpur.
Total Investment in BDT	:	600,000/-
Financing	:	Self BDT : 520,000 (from existing business) - 88% Required Investment BDT :80,000 (as equity) - 12%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		BDT 12,000
Proposed Business 10% of present gross profit margin	:	10%
Estimated 10% of proposed gross profit margin	:	10%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	10000	300000	3600000
Less: Cost of sale	9000	270000	3240000
Profit 25% (A)= C	1000	30000	360000
Less: Operating Costs			
House rent		1700	20400
Electricity bill		500	6000
Ganarator		200	2400
Night Guard Bill		100	1200
Mobile Bill		500	6000
Salary from Business (Self)		10000	120000
Salary from Business (Staff) 01		0	0
Others (Entertainment)		300	3600
Non Cash Item:			
Depreciation Expenses		417	4000
Total Operating Cost (D)		13717	163600
Net Profit (C-D):		16283	195396

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:			
Present items:			520,000
Decoration:	20,000		
Freeze	00		
TV	00		
Advance:	50,000		
Present Goods Items (*) :	4,50,000		
Proposed Items (**) :		80,000	80,000
Total Capital	520,000	80,000	600,000

(*) Details present Stock & () Proposed Items mentioned in next slide**

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Different Kinds of Tiles	200,000
Sanitary Item	100,000
White Cement	25,000
Hard ware	20,000
Door	15,000
Pipe	40,000
Others	50,000
Total Present Stock	4,50,000

Proposed Item

Product Name	Amount
Tiles	50,000
Door	30,000
Total :	80,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	12000	360000	4320000	14000	420000	5040000
<i>Less: Cost of Sale</i>	10800	324000	3888000	12600	378000	4536000
Profit 25% (A)= C	1200	36000	432000	1400	42000	504000
Less operating cost :						
Shop rent		1700	20400		1700	20400
Electricity bill		550	6600		600	7200
Generator		200	2400		250	3000
Night Guard Bill		150	1800		200	2400
Mobile Bill		600	7200		700	8400
Salary from Business		11000	132000		12000	144000
Salary from Business (Staff) 01		0	0		0	0
Others (Entertainment)		400	4800		500	6000
Depreciation Expenses		417	5004		417	5004
Total Operating Cost (D)		15017	180204		16367	196404
Net Profit =(C-D)		20983	251796		25633	307596
GT payback			48000			48000
Retained Income:			203796			259596

CASH FLOW Projection on Business Plan (Rec. & Pay.)

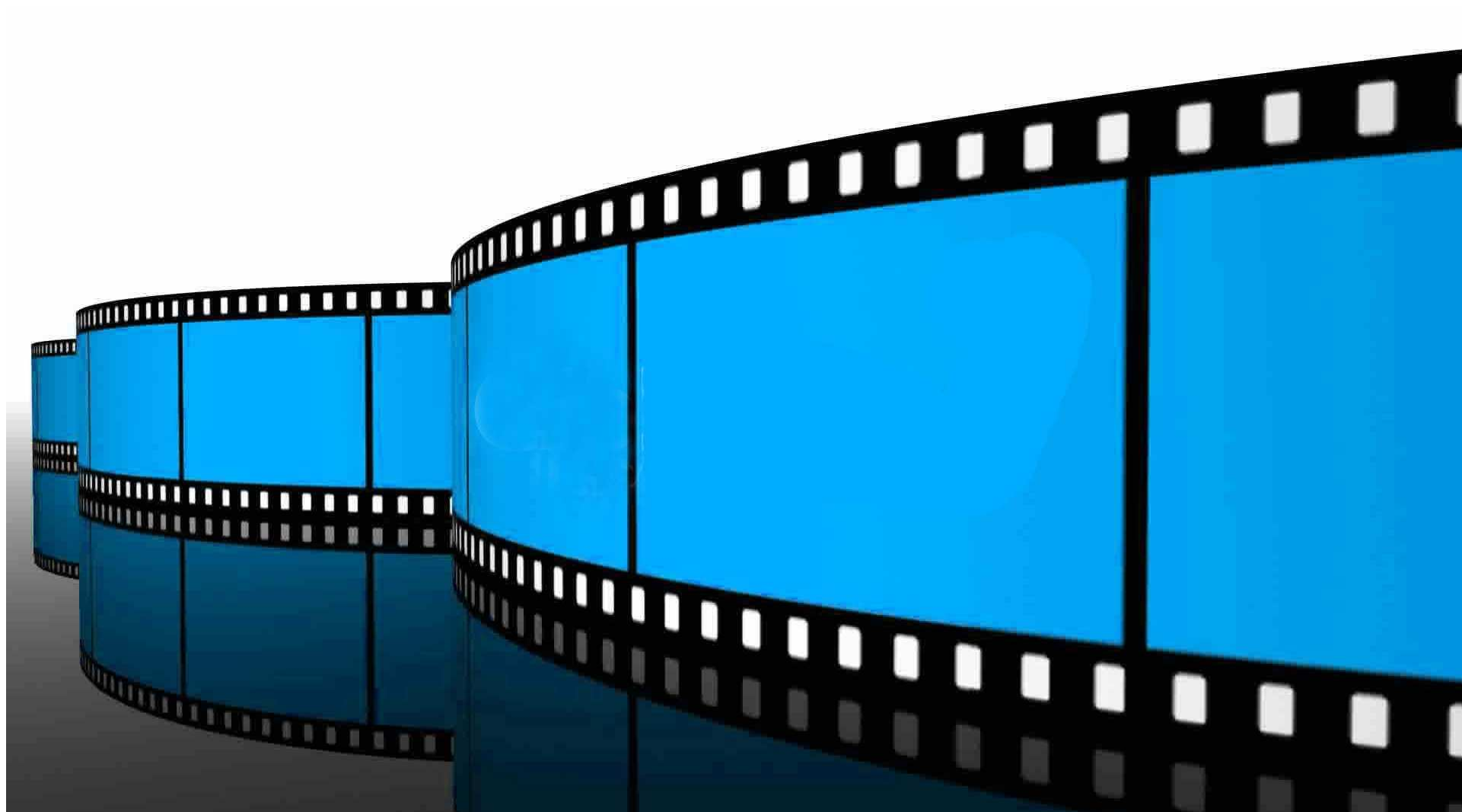


Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	80,000	
Net Profit (Ownership Tr. Fee added back)	251796	307596
Depreciation (Non cash item)	5000	5000
Opening Balance of Cash Surplus	0	172,796
Total Cash Inflow	336,796	485392
Cash Outflow		
Purchase of Product	80,000	
Investment Pay Back (Including Ownership Tr. Fee)	84,000	84,000
Payment of GB loan	0	0
Total Cash Outflow	164,000	84,000
Net Cash Surplus	172,796	401,392



<p>STRENGTH</p> <ul style="list-style-type: none">● Skill and 05 Years experience● Quality service and Product● Well Decorated● Seven days open weekly● 16 hours shop open	<p>WEAKNESS</p> <ul style="list-style-type: none">● Lack of investment
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">● Have a chance at more customers within local area.● Extendable society● Products and service demand increasing.	<p>THREATS</p> <ul style="list-style-type: none">● New competitor may be present● Political Unrest● Thif

Photographs



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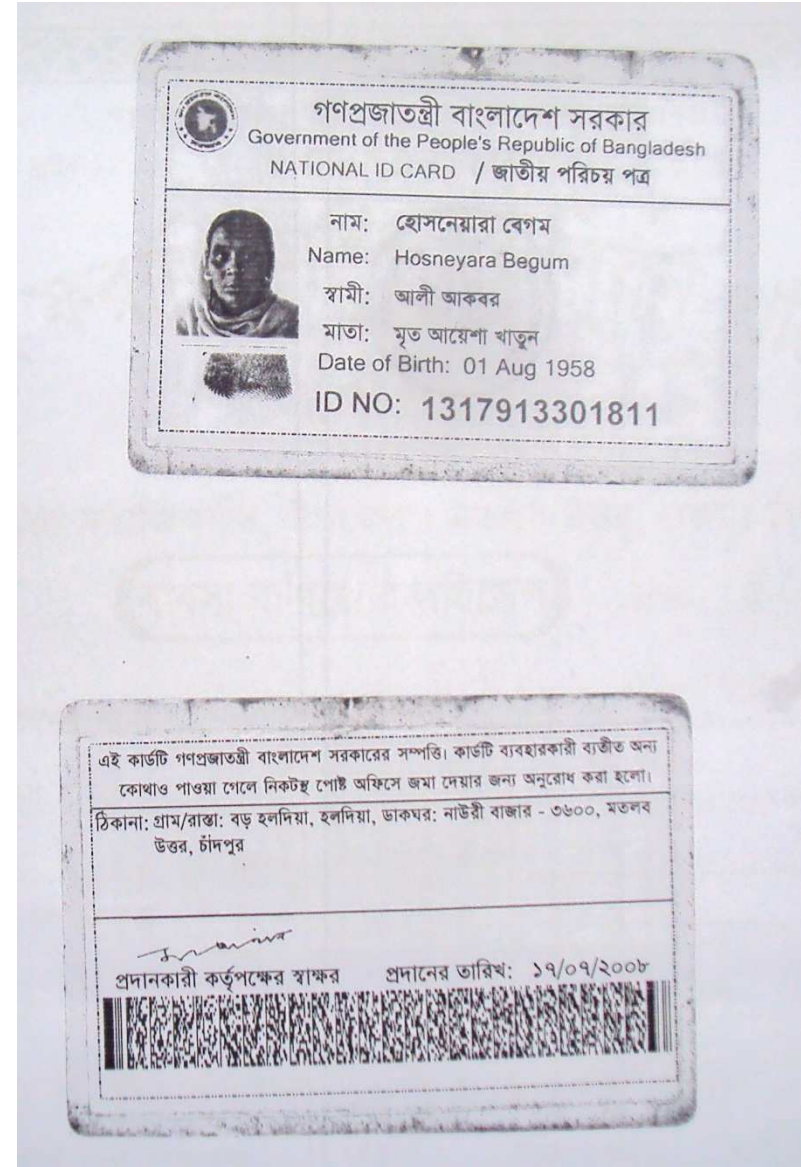
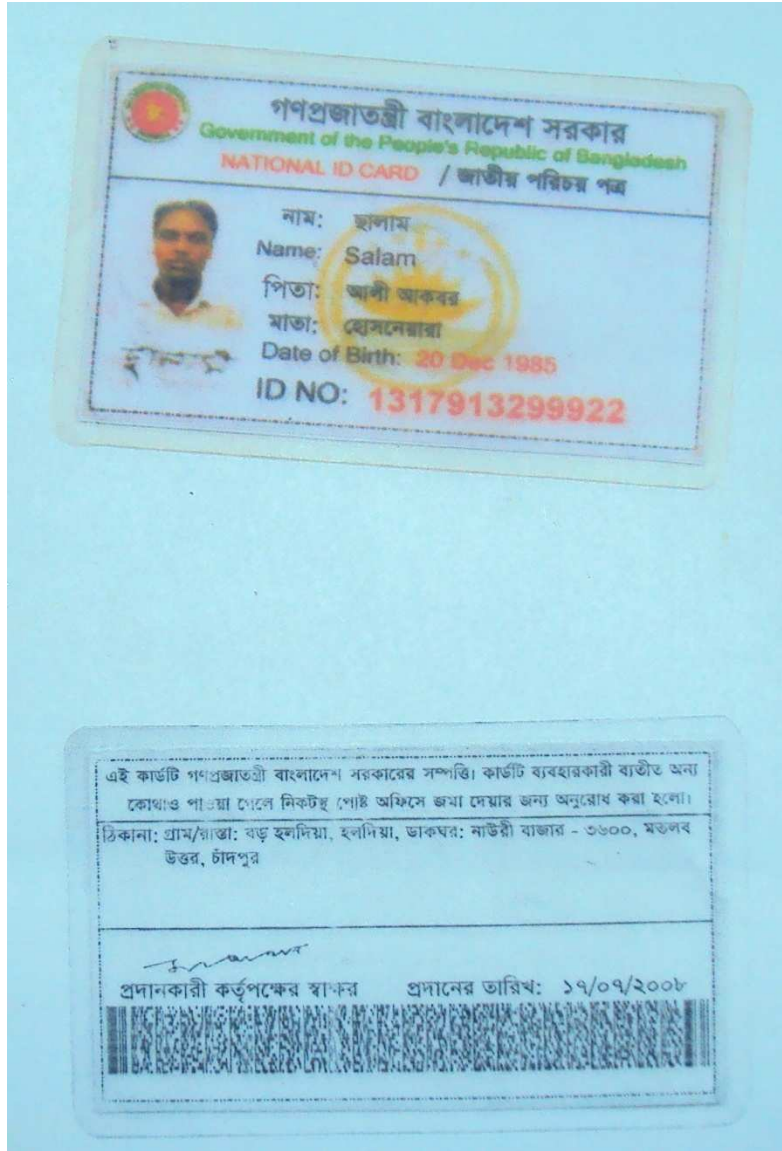
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সংখ্যা: পঃ বঃ ফঃ ০৯১
(১২ (১) নং বিধান দ্রষ্টব্য)
০৯১

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
চেয়ারম্যান কার্যালয়

১২নং ফরাজিকান্দি ইউনিয়ন পরিষদ

ডাকঘর: ফরাজিকান্দি, উপজেলা: মতলব উত্তর, জেলা: চাঁদপুর।

লাইসেন্স নং: ০৯১ **ব্যবসা বাণিজ্যের লাইসেন্স** তারিখ: ২৬.৭.১৭

দোকান প্রতিষ্ঠানের নাম: আব্দুল হক ঈদ্রুজ্জামান ও সাদেক হক

শ্রেণী/ মালিকের নাম: ইউনিয়ন

পিতার নাম: আব্দুল হক

সংখ্যা: ইসলামাবাদ রোড পো: ৫৬০২ ওয়ার্ড নং: ০২ মতলব উঃ চাঁদপুর।

এত্র ইউনিয়নের আওতাধীনে ও বাহিরে অদ্য ২৬.৭.১৭ তারিখ থেকে ৩০/৬/২০১৮ প্রি: পর্যন্ত (অর্থ বছর:- ২০১৭-২০১৮) তাহার ইউনিয়ন ও সাদেক হক ব্যবসা চালাইয়া যাওয়ার জন্য তৎকর্তৃক ৩০০০ টাকা (কথায়) ৩০০০ প্রদত্ত হওয়ায় তাকে এই লাইসেন্স প্রদান করা হলো।

২৬.৭.১৭
সচিব

২৬.৭.১৭
চেয়ারম্যান

Photographs





Presented at

241st (84th Regional) Internal Design Lab

On 21st March-2018 at Chandpur

