

Proposed NU Business Name:
Mama Glass Thai Aluminium & S.S Enterprise



Presented by
Md. Al Amin

NU Identified and PP Prepared :
Md. Nazmul Karim (Chandpur Sadar Unit)
Verified by:
Abu Musa Bhuiyan

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Al Amin
Age	:	32 years
Marital status	:	Married
Children	:	1 daughter,1son
No. of siblings:	:	5 Brothers
Parent's and GB related Info	:	<p>(i) Who is GB member : Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>(ii) Mother's name : Rashida Begum</p> <p>(iii) Father's name : Sanaullah Akanda</p> <p>(iv) GB member's info : Branch: Bagadi. Centre # 27(M), Loanee no.: 2131, Member since : 09-02-1993, First loan: Tk. 3,000 Total Amount Received: Tk. 4,50,000 (Approx) Existing loan: Tk. 1,00,000 Outstanding: Tk. 83,500</p>
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(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	:	Nine

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business
Trade License No	:	116/15
Business Experiences	:	3 years
Other Own/Family Sources of Income	:	Business (Father), 3 brothers has their own Business, 1 brother lives in Abroad
Other Own/Family Sources of Liabilities	:	No
NU Contact info	:	01964-611042
NU Project Source/Reference	:	GT -Chandpur Sadar Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1993. At first she took a loan amount of BDT 3,000 from Grameen Bank. He expanded his business by the help of GB loan. He bought a land BDT 3,00,000 by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mama Glass Thai Aluminium & S.S Enterprise
Address/ Location	:	Nanupur Chowrasta, Bakhra Bazar, Chandpur Sadar, Chandpur.
Total Investment in BDT	:	7,30,000 Taka
Financing	:	Self BDT : 4,30,000 (from existing business) - 59 % Required Investment BDT : 3,00,000 (as equity) - 41 %
Present salary/drawings from business (estimates)	:	BDT 8000
Proposed Salary	:	BDT 8000
i) Proposed Business % of present gross profit margin	:	25%
ii) Estimated % of proposed gross profit margin	:	25%
iii) Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Present stock items:			
Shop Advance : =2,00,000			
6mm white glass(72*84)=17 pc =60,000			
5mm white glass(5*7)=500 ft *60) =30,000			
4mm white glass (210ft*33) =7000			
Window glass (4*5) =22,000	4,30,000		
Magery glass =26,000			
Mirror = 5000			
Thai Aluminum =30000			
Furniture : = 6,000			
Machine : = 44,000			
Proposed Stock Items:			
6mm white glass =60,000			
5mm white glass =40,000			
4mm white glass =15000			
Window glass (4*5) =30,000			
Magery glass =30,000		3,00,000	
Mirror = 15000			
Thai Aluminum =20000			
Asses =40000			
Plywood Pertex =30000			
Hardboard =10000			
Hardware items =10,000			
Total Capital	4,30,000/-	3,00,000/-	7,30,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales	25000	300000
<i>Less: Cost of sales</i>	20000	240000
Profit (20%) A	5000	60000
Contract based work	70000	840000
<i>Less: cost of sales/ commission</i>	49000	588000
Profit (30%) B	21000	252000
Gross profit (A+B)	26000	312000
<i>Less: Operating Costs</i>		
Electricity bill	1500	12000
Generator bill	200	2400
Shop Rent	5000	60000
Entertainment	300	3600
Mobile bill	400	4800
Present salary/Drawings- self	8000	96000
Present salary-Employee (no. of employee 2)	4000	48000
Others	200	2,400
Non Cash Item:		
Depreciation Expenses(50+550)	600	7200
Total Operating Cost (D)	20,200	2,42,400
Net Profit (C-D):	5,800	69,600

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Sales	30,000	3,60,000	32000	3,84,000	35000	4,20,000
<i>Less: Cost of sales</i>	24000	2,88,000	25600	307200	28000	3,36,000
Profit (20%) A	6000	72000	6400	76800	7000	84,000
Contract based work	100000	12,00,000	120000	14,40,000	150000	18,00,000
<i>Less: Cost of sales/ commission</i>	70000	8,40,000	84000	10,08,000	105000	12,60,000
Profit (30%) B	30000	360000	36000	432000	45000	5,40,000
Gross profit (A+B)	36000	432000	42400	5,08,800	52000	6,24,000
<i>Less: Operating Costs</i>						
Electricity bill	1800	21600	2000	24000	2200	26400
Generator bill	200	2400	300	3600	300	3600
Entertainment	300	3600	300	3600	300	3,600
Shop Rent	5000	60000	5000	60000	5000	6000
Mobile bill	500	6000	500	6000	500	6000
Present salary/Drawings- self	8000	96000	8000	96,000	8000	96,000
Present salary-Employee (no. of employee 2)	5000	60000	5000	60000	5000	60000
Others	200	2,400	200	2400	200	2400
Depreciation Expenses(50+550)	600	7200	600	7200	600	7200
Total Operating Cost (D)	21600	259200	21900	2,62,800	22,100	2,65,200
Net Profit	14400	1,72800	20,500	2,46,000	29,900	3,58,800
GT payback		1,20,000		1,20,000		1,20,000
Retained Income:	52800		126000		2,38,800	

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	3,00,000	-	-
1.2	Net Profit	1,72,800	2,46,000	3,58,800
1.3	Depreciation (Non cash item)	7200	7200	7200
1.4	Opening Balance of Cash Surplus	-	60000	1,93,200
	Total Cash Inflow	4,80,000	3,13,200	5,59,200
2.0	Cash Outflow			
2.1	Purchase of Product	3,00,000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	1,20,000	1,20,000
	Total Cash Outflow	4,20,000	1,20,000	1,20,000
3.0	Net Cash Surplus	60,000	1,93,200	4,39,200

SWOT ANALYSIS

STRENGTH:

- Skilled & 3Years of Experience
- Availability of Products Sourcing.
- Would Be Owner Gradually.

WEAKNESS

- Lack of investment
- Less stock

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency.

THREATS

- Political Chaos
- Fire

Pictures



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Presented at
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