

Proposed NU Business Name: MAYER DOYA THAI GLASS HOUSE

Project identification and prepared by: Md. Aminul Islam
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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MASUD RANA
Age	:	01-01-1982(34 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	5 Brothers, 1 Sisters.
Address	:	Vill: Gunutiya , P.O: Jamurki, P.S: Mirzapur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAJEDA BEGUM
(iii) Father's name	:	MD.CHANUYAR HOSSIN
(iv) GB member's info	:	Branch: Jamurki Mirzapur, Centre # 76 (Female), Member ID: 5542, Group No: 05 Member since: 12/05/2012 First loan: BDT 5000/- Outstanding loan: 33600
Further Information:		
(v) Who pays GB loan installment	:	Own
(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	:	10 ears experience in running business. He has 8 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-356733
Family's Contact No.	:	01831-493060
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAJEDA BEGUM joined Grameen Bank since 04 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	:	MAYER DOYA THAI GLASS HOUSE
Location	:	Pakulla Bazar, Mirzapur, Tangail
Total Investment in BDT	:	BDT 175000/-
Financing	:	Self BDT 105000/- (from existing business) 60% Required Investment BDT 70,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Aluminium,Fabrics,Glass.Squer Bar etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing two employee.▪The shop is not rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Aluminium,Fabrics,Glass ,Square bar		120,000	1,440,000
Servicing		17,000	204,000
Total Sales (A)		137,000	1,644,000
Less. Variable Expense			
Aluminium,Fabrics,Glass ,Square bar		108,000	1,296,000
Total variable Expense (B)		108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]		29,000	348,000
Less. Fixed Expense			
Electricity Bill		600	7,200
Transportation		6000	72,000
Salary (self)		5,000	60,000
Salary (staff)		10000	120,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		22,000	264,000
Net Profit (E) [C-D]		7,000	84,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Aluminium,Fabrics,Glass ,Square bar		200,000	2,400,000	2,520,000
Servicing		20,000	240,000	252,000
Total Sales (A)		220,000	2,640,000	2,772,000
Less. Variable Expense				
Aluminium,Fabrics,Glass ,Square bar		180,000	2,160,000	2,268,000
Total variable Expense (B)		180,000	2,160,000	2,268,000
Contribution Margin (CM) [C=(A-B)]		40,000	480,000	504,000
Less. Fixed Expense				
Electricity Bill		600	7,200	7,200
Transportation		10000	120,000	120,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		10,000	120,000	120,000
Entertainment		200	2,400	2,400
Mobile Bill		300	3,600	3,600
Total Fixed Cost		26,100	313,200	313,200
Net Profit (E) [C-D]		13,900	166,800	190,800
Investment Payback			42,000	42,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	166,800	190,800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		124,800
	Total Cash Inflow	236,800	315,600
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)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	124,800	273,600

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

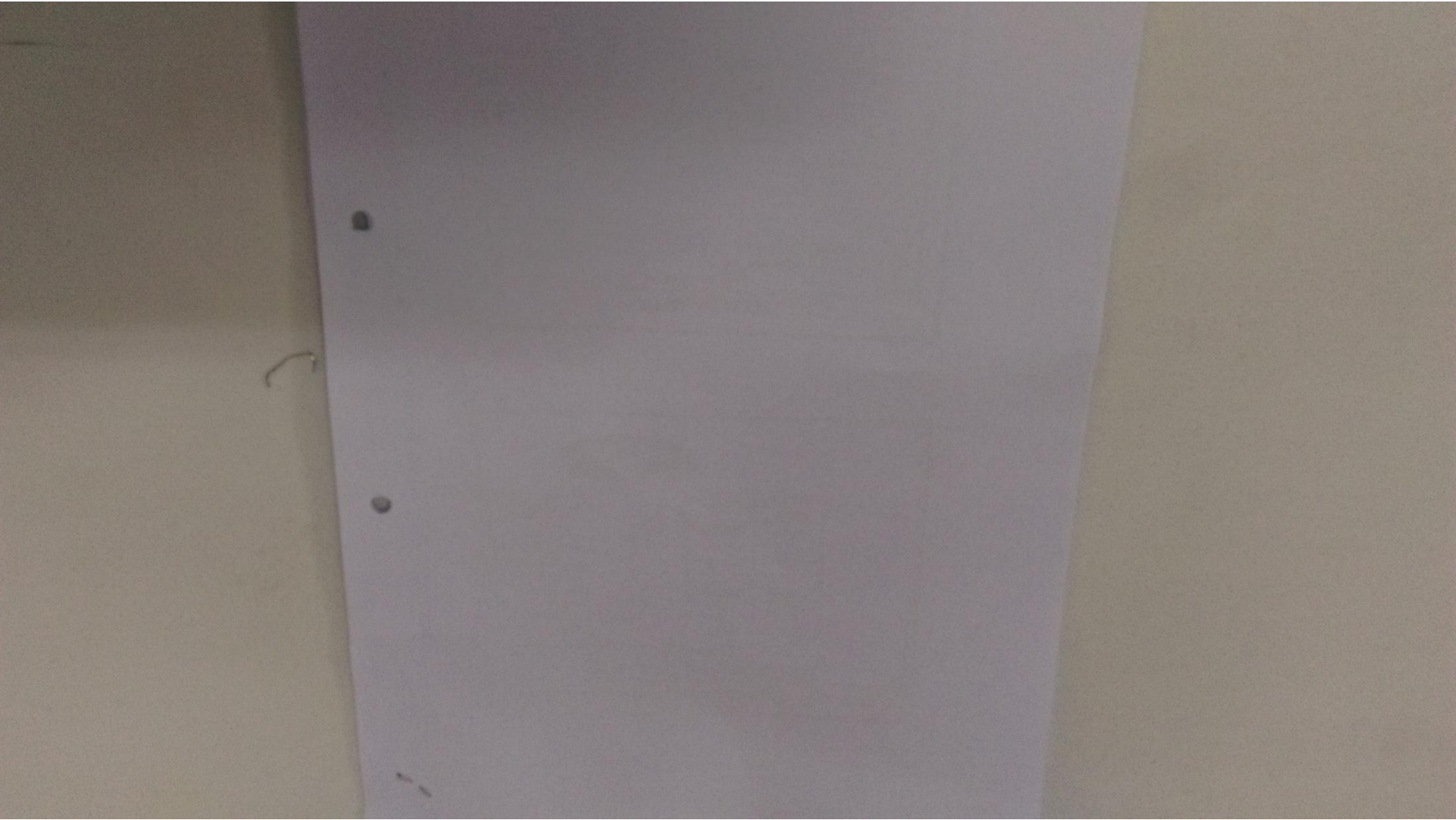
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



FAMILY PICTURE