

Proposed NU Business Name: **MA THAI GLASS HOUSE**



Project identification and prepared by: Md. Yasin Alam
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Brief Bio of The Proposed Nobin Udyokta

Name	:	HABIBUR
Age	:	15-08-1983(35Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	01 son 01 daughter
No. of siblings	:	03 brothers 04 sisters
Address	:	Vill: Hasara P.O hasaraP.S: Sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAMOTAZ BEGUM
(iii) Father's name	:	NUR MOHAMMAD
(iv) GB member's info	:	Branch: Hasara,Centre# 15 (Female), Member ID: 3247, Group No: 02 Member since:01-05-1992-1999(07Years) First loan: BDT 3,000/- Existing loan :15,000/-
Further Information:		Outstanding loan:Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	15 years of business experience. : 15 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794-909183
Family's Contact No.	:	01712585342
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAMOTAZ BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA THAI GLASS HOUSE
Location	:	Hsara,sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 192,000/-
Financing	:	Self BDT 142,000 /- (from existing business)74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 17 ft= 374 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; glass,door>window etc▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The firm is rent.▪Collects goods from dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

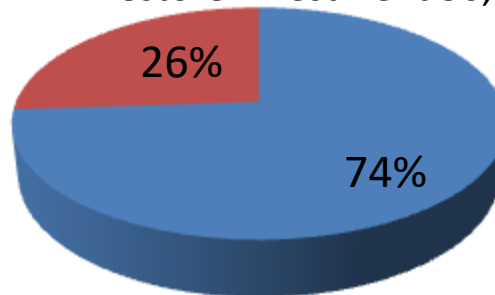
Particular	Daily	Monthly	Yearly
Revenue (sales)			
glass,door>window etc.	3,600	108,000	1,296,000
Total Sales (A)	3,600	108,000	1,296,000
Less. Variable Expense			
glass,door>window etc.	2,880	86,400	1,036,800
Total variable Expense (B)	2,880	86,400	1,036,800
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200
Less. Fixed Expense			
Rent		1,300	15,600
Electricity Bill		500	6,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		9000	108,000
Gird		100	1,200
Generator		100	1,200
Mobile bill		100	1,200
Total fixed Cost (D)		16,600	199,200
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
thai	21	80	1680		0	0	0	1,680
glass	200	80	16000		200	80	16,000	32,000
rad	500	55	27500		500	55	27,500	55,000
slaid	1	93000	93000		0	0	0	93,000
box	20	75	1500		0	0	0	1,500
s.s box	20	160	3200		0	0	0	3,200
				other	0	0	6,500	6,500
Total			142000			0	50,000	192,000

Source of finance

■ Entrepreneur investment 142,000
 ■ Investore investment 50,000
 ■ Total investment 192,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
glass,door>window etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
glass,door>window etc	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		1,300	15,600	15,600	15,600
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		9,000	108,000	108,000	108,000
Gird		100	1,200	1,200	1,200
Generator		100	1,200	1,260	1,323
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		16,600	199,200	199,920	200,676
Net Profit (E) [C-D]		7,400	88,800	102,480	116,844
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	88,800	102,480	116,844
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		68,800	151,280
	Total Cash Inflow	138,800	171,280	268,124
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	68,800	151,280	248,124

SWOT ANALYSIS

STRENGTH

Employment: 03 Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Own Business :15
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



