

Proposed NU Business Name: **AL MODINA GLASS HOUSE**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka

Project verified by: Md. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOMIN HOSSAIN
Age	:	07-03-1982 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Tetuljora, P.O: Rajfulbaria, P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOMOTA BEGUM
(iii) Father's name	:	ABU SAYEED
(iv) GB member's info	:	Branch: Shovapur, Centre # 21(Female), Member ID: 5892/3, Group No: 03 Member since: 04-02-2006 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 2,500/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(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	:	Seven years experience in running business. He has training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01682-586677
Mother's Contact No.	:	01776-637771
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTA BEGUM joined Grameen Bank since 10 years 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	:	AL MODINA GLASS HOUSE
Location	:	Tetuljora, Rajfulbaria, Savar, Dhaka.
Total Investment in BDT	:	BDT 6,90,000/-
Financing	:	Self BDT 5,90,000 (from existing business) 86% Required Investment BDT 1,00,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 30 ft= 300 square ft
Security of the shop	:	BDT 1,40,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Thai, still, glass, Harware,accessories etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪He is doing his business in rent place.▪Collects goods from Islampur.▪Agreed grace period is 3 months.

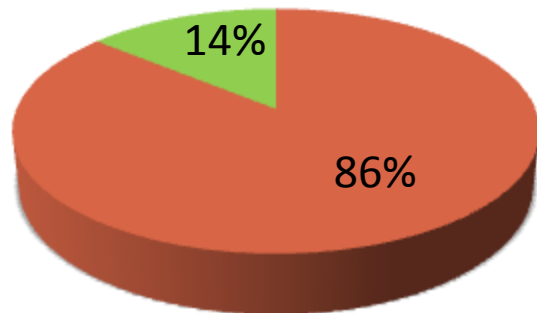
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Thai & Glass item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Thai & Glass item	2,250	67,500	8,10,000
Total variable Expense (B)	2,250	67,500	8,10,000
Contribution Margin (CM) [C=(A-B)	750	22,500	2,70,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		350	4,200
Transportation		500	6,000
Generator		-	-
Guard		200	2,400
Mobile Bill		300	3,600
Entertainment		300	3,600
Salary (Employee)		4,000	48,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		15,650	1,87,800
Net Profit (E) [C-D]		6,850	82,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Thai aluminum (50x 4,000)	2,00,000	50,000	2,50,000
Parts	50,000	-	50,000
Glass (50 x 2,000)	1,00,000	50,000	1,50,000
Hardware	50,000	-	50,000
Accessories	50,000	-	50,000
Advance	1,40,000	-	1,40,000
Total	5,90,000	1,00,000	6,90,000

Source of Finance



■ Entrepreneur's Contribution's = 5,90,000

■ Investor Investment's = 1,00,000

■ Total = 6,90,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Thai & Glass item	4,000	1,20,000	14,40,000	15,12,000
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000
Less. Variable Expense				
Thai & Glass item	3,000	90,000	10,80,000	11,34,000
Total variable Expense (B)	3,000	90,000	10,80,000	11,34,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	3,60,000	3,78,000
Less. Fixed Expense				
Rent		5,000	60,000	60,000
Electricity Bill		400	4,800	5,000
Transportation		700	8,400	8,500
Generator		-	-	-
Guard		200	2,400	2,500
Mobile Bill		400	4,800	5,000
Entertainment		300	3,600	3,700
Salary (Employee)		4,000	48,000	48,000
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		16,000	1,92,000	1,92,700
Net Profit (E) [C-D]		14,000	1,68,000	1,85,300
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,68,000	1,85,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,08,000
	Total Cash Inflow	2,68,000	2,93,300
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	1,08,000	2,33,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







মেসার্স আল-মদিনা গ্লাস এন্ড থাই এ্যালুমিনিয়াম

শ্রোঃ মোঃ আলী হোসেন

এখানে দেশী-বিদেশী গ্লাস, থাই এর দরজা, জানালা, ফল্জ সিলিং ফিক্সড, পার্টিশন, গ্লাস, ডোর, দোকান ডেকোরেশন সহ যাবতীয় গ্লাস ও থাইয়ের কাজ করা হয়।

ত আলী সুপার মার্কেট, তেতুলঝোরা মোর, রাজফুলবাড়িয়া, সাভার, ঢাকা। মোবাঃ ০১৬৮২-৪৯২৬৯৬, ০১৮০৮৬০৬৪১৮

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মেসার্স আহুত
মেডিকেল



FAMILY PICTURE

