

Proposed NU Business Name: **KAWSAR THAI ALUMINUM & GLASS HOUSE**



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Keranigonj Unit, Dhaka

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NAHIDUL ISLAM
Age	:	15-07-1990 (26 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother & 4 Sisters
Address	:	Vill: Uttor Ramer Kanda, P.O: Rohitpur, P.S: Keranigonj, 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	:	RUMENA BEGUM
(iii) Father's name	:	KAWSAR BEPARI
(iv) GB member's info	:	Branch: Shakta, Centre # 31 (Female), Member ID: 2443/1, Group No: 03 Member since: 01-02-1998 to 2005 (07 Years) First loan: BDT 5,000/- Existing loan: 15,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	04 years experience in running business. He has hand training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-335565
Family's Contact No.	:	01838-887665
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUMENA BEGUM joined Grameen Bank since 07 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	:	KAWSAR THAI ALUMINUM & GLASS HOUSE
Location	:	Boarding Market, Keranigonj
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 500,000/-(from existing business) 86% Required Investment BDT 80,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 11 ft = 242 Square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Glass, Aluminum etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 3 employee.▪The shop is rented.▪Collects goods from Rohitpur.▪Agreed grace period is 3 months.

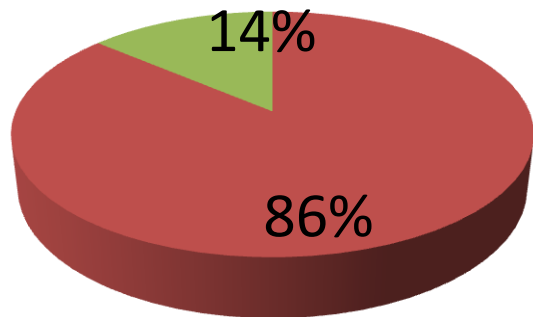
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	180,000	2,160,000
Total Sales (A)	180,000	2,160,000
Less. Variable Expense		
Cloths	144,000	1,728,000
Total variable Expense (B)	144,000	1,728,000
Contribution Margin (CM) [C=(A-B)]	36,000	432,000
Less. Fixed Expense		
Rent	5,500	66,000
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	5,000	60,000
Entertainment	200	2,400
Salary (staff)	9,000	108,000
Guard	200	2,400
Total fixed Cost (D)	26,200	314,400
Net Profit (E) [C-D]	9,800	117,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
6 ml Glass	400	106	42,400	400	106	42,400	84,800
5 ml glass	350	75	26,250	280	75	21,000	47,250
Aluminum	100	900	90,000	18	900	16,200	106,200
Hardware	100	550	55,000	0	0	0	55,000
Security	1	250000	250,000	0	0	0	250,000
Others	1	36350	36,350	1	400	400	36,750
Total	952		500,000	699		80,000	580,000

Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 80,000
- Total 580,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	225,000	2,700,000	2,835,000	2,976,750
Total Sales (A)	225,000	2,700,000	2,835,000	2,976,750
Less. Variable Expense				
Cloths	180,000	2,160,000	2,268,000	2,381,400
Total variable Expense (B)	180,000	2,160,000	2,268,000	2,381,400
Contribution Margin (CM) [C=(A-B)	45,000	540,000	567,000	595,350
Less. Fixed Expense				
Rent	5,500	66,000	66,000	66,000
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	6,000	72,000	74,000	76,000
Entertainment	200	2,400	3,000	3,200
Salary (staff)	9,000	108,000	108,000	108,000
Guard	200	2,400	2,400	2,400
Total Fixed Cost	27,300	327,600	331,900	335,600
Net Profit (E) [C-D)	17,700	212,400	235,100	259,750
Investment Payback		32,000	32,000	32,000

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	80,000		
1.2	Net Profit	212,400	235,100	259,750
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		180,400	383,500
	Total Cash Inflow	292,400	415,500	643,250
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	180,400	383,500	611,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 3 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
Political unrest

Pictures





















FAMILY PICTURE

