

Proposed NU Business Name: **IMRAN TILES WORLD**



Project identification and prepared by: MD. Delowar Hossain
Kapasia Unit, Gajipur

Project verified by: : Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOHEL AZAD
Age	:	04-05-1990 (26 Yars)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Sisters
Address	:	Vill: Baroi Gao, P.O: Ranigonj -1730, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HALIMA AKTER
(iii) Father's name	:	ABDUL AZIZ
(iv) GB member's info	:	Branch: Ranigonj Centre # 33 (Female), Member ID: 4837, Group No: 08 Member since: 25-08-2004 (12 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 70000, Outstanding loan: 65,380/-
(v) Who pays GB loan installment	:	Father
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01919-404565
Mother's Contact No.	:	01990-003975
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA AKTER joined Grameen Bank since 12 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	IMRAN TILES WORLD
Location	:	Banar Hawla, College road, Kapashia bazaar, Gazipur
Total Investment in BDT	:	BDT 9,50,000/-
Financing	:	Self BDT 8,50,000/-(from existing business) 89% Required Investment BDT 100,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	45 ft x 15 ft= 675 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sanitary item etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

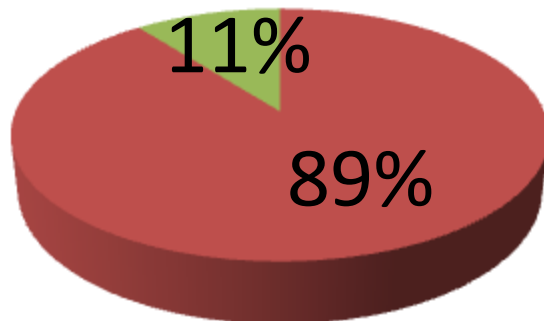
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Sanitary Item	300,000	3,600,000
Total Sales (A)	300,000	3,600,000
Less. Variable Expense		
Sanitary Item	264,000	3,168,000
Total variable Expense (B)	264,000	3,168,000
Contribution Margin (CM) [C=(A-B)]	36,000	432,000
Less. Fixed Expense		
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	150	1,800
Salary (staff)	4,000	48,000
Rent	10,000	120,000
Guard	300	3,600
Total fixed Cost (D)	21,250	255,000
Net Profit (E) [C-D]	14,750	177,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tiles	4000	35	140,000	1000	35	35,000	175,000
Wall	1200	42	50,400	500	42	21,000	71,400
Wall	300	52	15,600	0	0	0	15,600
Wall	1500	70	105,000	0	0	0	105,000
Wall	300	180	54,000	0	0	0	54,000
Floor	1000	55	55,000	363	55	19,965	74,965
Floor	1400	60	84,000	400	60	24,000	108,000
Floor	300	100	30,000	0	0	0	30,000
Basin	30	5000	1,300	0	0	0	1,300
Basin Mixture	2	3000	6,000	0	0	0	6,000
Security	1	300000	300,000	0	0	0	300,000
Others	1	8700	8,700	1	35	35	8,735
Total	10034		850,000	2,264		100,000	950,000

Source of Finance



■ Entrepreneur's Contribution 850,000

■ Investor's Investment 100,000

■ Total 950,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Sanitary Item	370,000	4,440,000	4,662,000	4,895,100
Total Sales (A)	370,000	4,440,000	4,662,000	4,895,100
Less. Variable Expense				
Sanitary Item	325,600	3,907,200	4,102,560	4,307,688
Total variable Expense (B)	325,600	3,907,200	4,102,560	4,307,688
Contribution Margin (CM) [C=(A-B)]	44,400	532,800	559,440	587,412
Less. Fixed Expense				
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	800	9,600	11,500	13,500
Entertainment	150	1,800	2,000	2,200
Salary (staff)	4,000	48,000	48,000	48,000
Rent	10,000	120,000	120,000	120,000
Guard	300	3,600	3,600	3,600
Total Fixed Cost	21,650	259,800	263,600	267,300
Net Profit (E) [C-D]	22,750	273,000	295,840	320,112
Investment Payback		40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	273,000	295,840	320,112
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		233,000	488,840
	Total Cash Inflow	373,000	528,840	808,952
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	233,000	488,840	768,952

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 03 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



মীর সিরামিক লিমিটেড

ইমরান টাইলস স্টোর

কলেজ রোড, কাপাসিয়া, গাজীপুর। মোবাইল: ০১৯১৯-৪০৪৫৬৫, ০১৭৭৭-৭০২৫৩৩

ন্যাশনাল
রাজ্যিক মার্কেট (২য় তলা) কলেজ











Several cardboard boxes are stacked on top of the wooden shelving unit. Some of the boxes have red and white labels, but the text is not clearly legible.

The wooden shelving unit has five shelves. The top shelf contains several cans of paint, some with orange and yellow labels. The second shelf has more cans, some with blue and white labels. The third shelf features larger buckets, some with green and yellow labels. The fourth shelf has more buckets, some with blue and white labels. The bottom shelf contains smaller cans and buckets, some with orange and yellow labels.

On the right side of the shelving unit, there are tall stacks of white buckets. The top bucket in the stack has a label that says 'MATEX'. Below it, another bucket has a label that says 'MATEX'. The stack continues down to the floor.

On the left side of the shelving unit, there are stacks of white buckets. The top bucket has a label that says 'MATEX'. Below it, another bucket has a label that says 'MATEX'. The stack continues down to the floor.

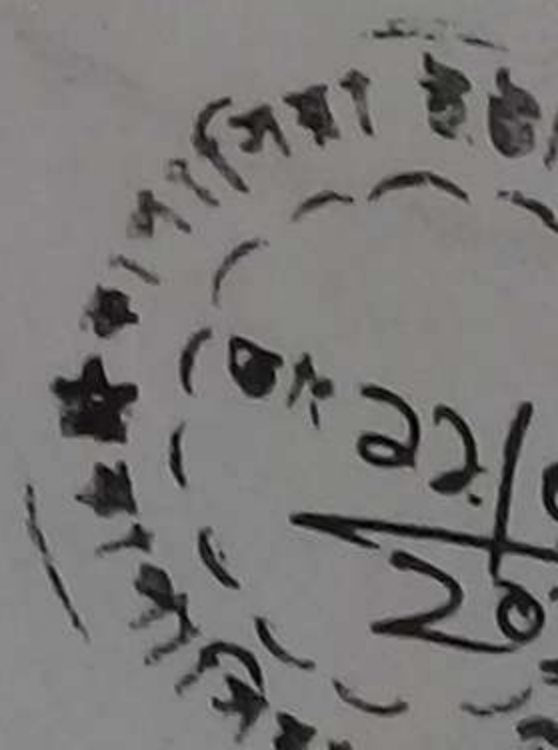
On the floor in front of the shelving unit, there are several boxes. One of the boxes is green and white, and it has the text 'ELEPHANT BRAND' printed on it.

A pair of brown sandals is lying on the tiled floor in front of the shelving unit.



: ৭৫.০০ টাকা

ল প্রদত্ত লাইসেন্স ফি গ্রহন করিয়া
০৭ সন পর্যন্ত এই লাইসেন্স বৈধ বদি



FAMILY PICTURE