

A Nobin Udyokta Project

Proposed NU Business Name : Takoya Thai Aluminum



NU Identified and PP Prepared by
Md. Ballal Hossain (Ramganj Unit)
Verified by : Md. Nazrul Islam

Presented by
Shafiqul Islam (Mamun)

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Shafiqul Islam (Mamun)
Age	:	19-10-1985 (30 years)
Marital status	:	Un -Married
Children	:	N/A
No. of siblings:	:	03 brothers, 01 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Rahima Begum.
(iii) Father's name	:	Md. Golam Mostafa.
(iv) GB member's info	:	Branch: Khilpara-Chatkhil , Centre: 16/M , Group-06, Loanee no-2813/1, Member since: 31-07-2001, First loan: Tk. 5,000 Existing loan: Tk. Nill Outstanding: N/A.
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Thai bar & Glass Business
Trade License No		06-002-0639-00
Business Experiences	:	04 years Previously worked in Chittagong.
Other Own/Family Sources of Income	:	Father (Village Doctor); Brother (Abroad)
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact Information		01825735173
NU Project Source/Reference	:	GT-Ramgonj Unit ,Laxmipur .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2001 (07years). At first she took a loan of 5,000 taka from Grameen Bank. Now his mother is not a member of GB. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Takoya Thai Aluminum
Address/ Location	:	11 No Polergora, Main Road, Chatkhil.
Total Investment in BDT	:	3,50,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) - 57 % Required Investment BDT 1,50,000/- (as equity) 43%
Present salary/drawings from business (estimated)	:	7,000/-
Proposed Salary	:	7,000/-
Proposed Business		
(i) % of present gross profit margin	:	25%
(ii) Estimated % of proposed gross profit margin	:	25%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Present stock items: Advance- 50000 Accessories- for work 5000 Drill Machine (02) 8000 Cutter Machine (01) 12000 Decoration/furniture 10000 Class (3M,4M,5M) Black & White 40000 Thai bar (Outer top & bottom 11 feet) 20000 Thai bar (Outer side 11p feet) 20000 Thai bar (Shutter top & bottom 11feet) 15000 Thai bar (Shutter Inter & Lock 12 feet) 20000	200000		
(ii) Proposed items : Thai bar (Box 01/25) 21000 " " (Box 01/75) 31000 Thai Glass various size & Thickness 90000 Cutter Machine (01) 8000		150000	
Total Capital	200000	150000	350000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Service Income (A) (Thai glass, bar & other fittings)	100000	1200000
<i>Less: Cost of sales (B)</i>	75000	900000
Gross Profit (C) [C=(A-B)]	25000	300000
<i>Less: Operating Costs</i>		
Electricity bill	500	6000
Generator bill	150	1800
Shop Rent	2000	24000
Mobile bill & Others	500	6000
Present salary/Drawings- self	7000	84000
Present salary-Employee (3)	8000	96000
Non Cash Item:		
Depreciation Expenses	300	3600
<i>Total Operating Cost (D)</i>	18450	221400
Net Profit (C-D):	6550	78600

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3	(BDT)
	Monthly	Yearly	Monthly	Yearly	Monthly	yearly
Service Income (A) Thai glass, bar, & other fittings	120000	1440000	150000	1800000	175000	2100000
<i>Less: cost of sales (B)</i>	90000	1080000	112500	1350000	131250	1575000
Gross Profit (C) [C=(A-B)]	30000	360000	37500	450000	43750	525000
<i>Less: Operating Costs</i>						
Electricity bill	700	8400	1000	12000	1200	14400
Generator bill	150	1800	200	2400	250	3000
Shop Rent	2000	24000	2000	24000	2000	24000
Mobile Bill & Others (SMS & Reporting inclusive)	500	6000	700	8400	900	10800
Proposed Salary- Self	7000	84000	8000	96000	9000	108000
Proposed Salary- Staff (3)	10000	120000	12000	144000	15000	180000
Non Cash Item:						
Depreciation Expenses (10% of 10000)	400	4800	400	4800	400	4800
<i>Total Operating Cost (D)</i>	20750	249000	24300	291600	28750	345000
(Net Profit C-D) :	9250	111000	13200	158400	15000	180000
Payback to GT	60000		60000		60000	
Retained Income:	51000		98400		120000	

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	111000	158400	180000
1.3	Depreciation (Non cash item)	4800	4800	4800
1.4	Opening Balance of Cash Surplus	-	55800	159000
	Total Cash Inflow	265800	219000	343800
2.0	Cash Outflow			
2.1	Purchase of Product	150000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	55800	159000	283800

SWOT ANALYSIS

STRENGTH

- Skilled & 04 years experience.
- Well known in local areas.

WEAKNESS

- Opponent in same areas.
- Credit sale

OPPORTUNITIES

- Center point for business holders.
- Beside Main Road.
- Near by bus stand .

THREATS

- Fire
- Theft
- Political unrest









Presented at

GT's 10th Internal Design Lab

On June 4, 2015 at GT



For more information

Grameen Trust

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