

DOYAL GLASS HOUSE AND THAI ALUMINUM



Project identification by: Sohel Mollah, Jamorkee Unit, Tangail

Project prepared by: Md Rafiqul Islam

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHANTU MIA
Age	:	01-01-1981 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Mohera Police Centre P.O: Mohera Police Centre P.S: Mirjapur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MORIOM BEGUM
(iii) Father's name	:	LATE. DULAL MIA
(iv) GB member's info	:	Branch: Mohera Mirjapur Centre # 25 (Female), Member ID: 2238/1, Group No: 02 Member since: 10-06-1995 (20 Years) First loan: 1,000 taka.
Further Information:		Existing Loan: BDT 15,000 Outstanding loan: BDT 12,030
(v) Who pays GB loan installment	:	Mother
(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	:	Two years experience in running business. He worked in a workshop for two years.
Other Own/Family Sources of Income	:	Mother's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755-026020
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamorkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Moriom Begum is a member of Grameen Bank since 20 years. At first she took 1,000 taka loan from Grameen Bank. Moriom Begum gradually took loan from GB. Utilize loan in bamboo business and Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	DOYAL GLASS HOUSE AND THAI ALUMINUM
Location	:	Natiapara, Mirjapur Tangail
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 2,00,000 (from existing business) 67% Required Investment BDT 1,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Thai glass, Glass, Aluminum etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing two employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Dhaka.▪Agreed grace period is 4 months.

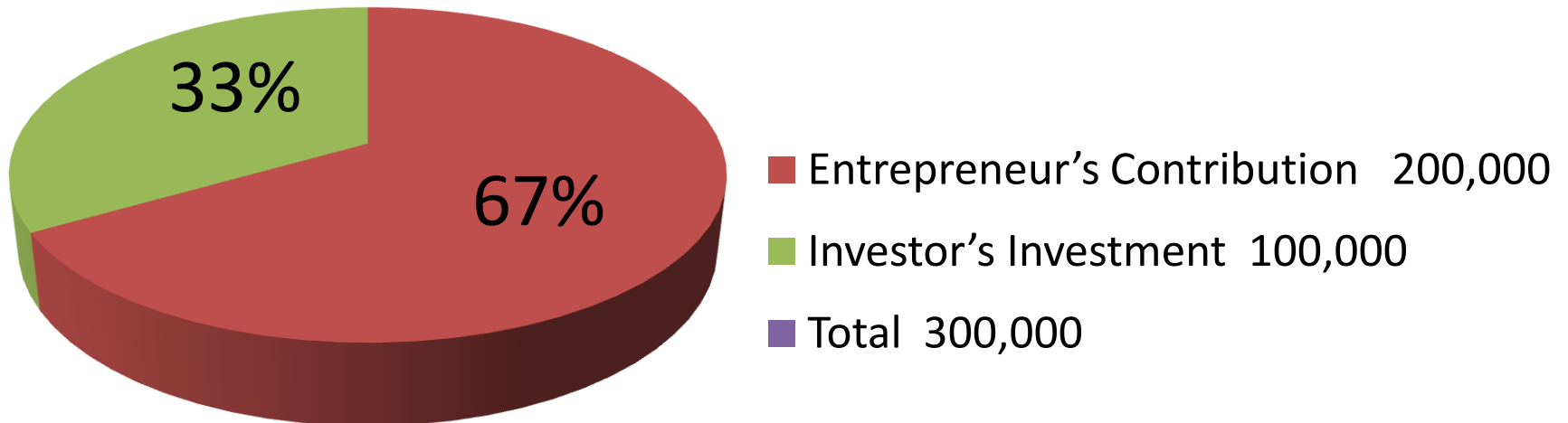
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Thai glass, Glass, Aluminum etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Thai glass, Glass, Aluminum etc	3,000	90,000	1,080,000
Total variable Expense (B)	3,000	90,000	1,080,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Transportation		3,000	36,000
Salary (self)		6,000	72,000
Salary (staff)		10,000	120,000
Total fixed Cost (D)		22,500	270,000
Net Profit (E) [C-D]		7,500	90,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Thai glass, Glass, Aluminum etc	1,35,000	1,00,000	2,35,000
Cutting Machine	15,000	-	15,000
Security	50,000	-	50,000
Total	2,00,000	1,00,000	3,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Thai glass, Glass, Aluminum etc	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Thai glass, Glass, Aluminum etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Total variable Expense (B)	4,500	135,000	1,620,000	1,701,000	1,786,050
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		500	6,000	7,000	8,000
Mobile Bill		750	9,000	9,500	10,000
Entertainment		800	9,600	10,500	11,000
Transportation		4,500	54,000	56,000	58,000
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		15,000	180,000	180,000	180,000
Non Cash Item					
Depreciation		250	3,000	3,000	3,000
Total Fixed Cost		30,800	369,600	374,000	378,000
Net Profit (E) [C-D]		14,200	170,400	193,000	217,350
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	170,400	193,000	217,350
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		133,400	289,400
	Total Cash Inflow	273,400	329,400	509,750
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	133,400	289,400	469,750

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 02 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





















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Two distinct sections at the bottom of the right page, each containing a circular logo and some text, possibly related to a company or organization.

FAMILY PICTURE

