

Proposed NU Business Name: **BISMILLAH GLASS HOUSE**



Project identification and prepared by: MD. Sirajul Islam,
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. REJAUL KARIM |
| Age | : | 20-06-1983 (32 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Married |
| Children | : | 1 Daughter |
| No. of siblings: | : | 4 Brothers 3 Sisters |
| Address | : | Vill: Kismot Katra, P.O: Chantara, P.S: Ghatail, 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 | : | MOST. REJIA BEGUM |
| (iii) Father's name | : | MD. ABUL HOSSAIN MIA |
| (iv) GB member's info | : | Branch: Ghatail, Centre # 150 (Female), Member ID: 3289 Group No: 03 Member since: 10-02-2005 (10Years) First loan: BDT 8,000 |
| Further Information: | | Existing loan: BDT 1,00,000, Outstanding loan: BDT 90,100 |
| (v) Who pays GB loan installment | : | Brother |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC ASA etc.. | : | |

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 | : | Six years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01716-064500 |
| Mother's Contact No. | : | 01712-470766 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. REJIA BEGUM joined Grameen Bank since 10 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | BISMILLAH GLASS HOUSE |
| Location | : | Jharka Bazar, Tangail. |
| Total Investment in BDT | : | BDT 4,35,000/- |
| Financing | : | Self BDT 2,35,000/-(from existing business) 54% Required Investment BDT 2,00,000/- (as equity) 36% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 30 ft x 12 ft= 360 square ft |
| Security of the shop | : | BDT 2,00,000 |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Thai Aluminum, Ceiling board, Glass, Rubber, Screw etc. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. Existing two employee. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Aamtoli, Dhaka. ▪Agreed grace period is 4 months. |

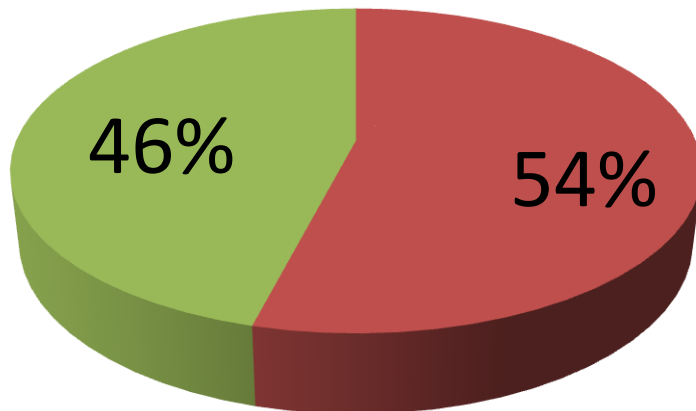
Existing Business (BDT)

| Particular | Monthly | Yearly |
|---|----------------|------------------|
| Revenue (sales) | | |
| Glass & Aluminum | 100,000 | 1,200,000 |
| Total Sales (A) | 100,000 | 1,200,000 |
| Less. Variable Expense | | |
| Glass & Aluminum | 70,000 | 840,000 |
| Total variable Expense (B) | 70,000 | 840,000 |
| Contribution Margin (CM) [C=(A-B)] | 30,000 | 360,000 |
| Less. Fixed Expense | | |
| Rent | 3,000 | 36,000 |
| Electricity bill | 500 | 6,000 |
| Mobile Bill | 300 | 3,600 |
| Transportation | 3,000 | 36,000 |
| Salary (self) | 5,000 | 60,000 |
| Salary (Staff) | 8,000 | 96,000 |
| Entertainment | 500 | 6,000 |
| Generator bill | 100 | 1,200 |
| Guard | 100 | 1,200 |
| Total fixed Cost (D) | 20,500 | 246,000 |
| Net Profit (E) [C-D] | 9,500 | 114,000 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--|----------------|----------------|----------------|
| Glass (10 x 2000) | 20,000 | 20,000 | 40,000 |
| Thai Aluminum, Outer side (100 x 1000) | 100,000 | 100,000 | 200,000 |
| Ceiling board (50 x2000) | 100,000 | 80,000 | 180,000 |
| Log, Rubber, Screw | 10,000 | - | 10,000 |
| Cutter Machine (1) | 5,000 | - | 5,000 |
| Total | 235,000 | 200,000 | 435,000 |

Source of Finance



■ Entrepreneur's Contribution 235,000

■ Investor's Investment 200,000

■ Total 435,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | |
| Glass & Aluminum | 150,000 | 1,800,000 | 1,890,000 | 1,984,500 |
| Total Sales (A) | 150,000 | 1,800,000 | 1,890,000 | 1,984,500 |
| Less. Variable Expense | | | | |
| Glass & Aluminum | 105,000 | 1,260,000 | 1,323,000 | 1,389,150 |
| Total variable Expense (B) | 105,000 | 1,260,000 | 1,323,000 | 1,389,150 |
| Contribution Margin (CM) [C=(A-B)] | 45,000 | 540,000 | 567,000 | 595,350 |
| Less. Fixed Expense | | | | |
| Rent | 3,000 | 36,000 | 36,000 | 36,000 |
| Electricity bill | 500 | 6,000 | 6,500 | 7,000 |
| Mobile Bill | 400 | 4,800 | 5,500 | 6,000 |
| Transportation | 5,000 | 60,000 | 62,000 | 64,000 |
| Salary (self) | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary (Staff) | 12,000 | 144,000 | 144,000 | 144,000 |
| Entertainment | 500 | 6,000 | 6,500 | 7,000 |
| Generator bill | 100 | 1,200 | 1,500 | 1,800 |
| Guard | 100 | 1,200 | 1,500 | 1,800 |
| Total Fixed Cost | 26,600 | 319,200 | 323,500 | 327,600 |
| Net Profit (E) [C-D] | 18,400 | 220,800 | 243,500 | 267,750 |
| Investment Payback | | 80,000 | 80,000 | 80,000 |

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

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 200,000 | | |
| 1.2 | Net Profit | 220,800 | 243,500 | 267,750 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 140,800 | 304,300 |
| | Total Cash Inflow | 420,800 | 384,300 | 572,050 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 200,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 80,000 | 80,000 | 80,000 |
| | Total Cash Outflow | 280,000 | 80,000 | 80,000 |
| 3 | Net Cash Surplus | 140,800 | 304,300 | 492,050 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 06 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

NISCI

Nikkki

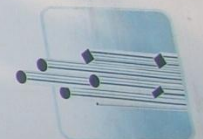
Aluminium & Stainless Steel Pipe



ISO 9001:2008 Certified

বিসমিল্লাহ্ গ্লাস এন্ড থাই এ্যালুমিনিয়াম সেন্টার

জরকা বাজার, ঘাটাইল, টাঙ্গাইল
মোবঃ ০১৭২০-২৫৬০৪৬



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INTERNATIONAL CO. LTD.

ANGLE GRINDER
QUALITY

ENTRY LOCK
ITEM NO: 298
FINISH: 400000000
QTY: 200 PCS
N.W.: 10.9 KGS
G.W.: 17.5 KGS
C/NO: 28-21419, CH
DIPAKA TR. NO: 2212002576
IN CHINA

Net Wt : 20

ORDER NO.
PART NO.
MANUFACT





MODEL NO. QUANTITY:- 20 PCS
型號 數量

502
MODEL NO. QUANTITY:- 20 PCS
型號 數量

MODEL NO. QUANTITY:- 20 PCS
型號 數量

MODEL NO. QUANTITY:- 20 PCS
型號 數量

KC-101
MODEL NO. QUANTITY:- 20 PCS
型號 數量

BOSCH





FAMILY PICTURE

