

# Proposed NU Business Name: **KALMA THAI & GLASS HOUSE**



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Ashulia Unit, Dhaka

Project verified by: MD. Rofiquel Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>BIJOY CHANDRA DAY</b>
Age	:	26-06-1983 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	01 Brothers & 01 Sisters
Address	:	Vill: Kalma North Para, P.O: Dairy Farm, P.S: Savar, 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	:	<b>LATE. CHAYA RANI DAY</b>
(iii) Father's name	:	<b>PUTUL CHANDRA DAY</b>
(iv) GB member's info	:	Branch: Ashulia, Centre # 48 (Female), Member ID: 3814/1, Group No: 04 Member since: 25-02-2002 to 2010 (08 Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: Nil
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent & Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-449509
Family's Contact No.	:	01919-829782
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

CHAYA RANI DAY joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KALMA THAI &amp; GLASS HOUSE</b>
Location	:	1 No. Kalma, Savar, Dhaka
Total Investment in BDT	:	BDT 6,00,000/-
Financing	:	Self BDT 4,00,000/- (from existing business) 67% Required Investment BDT 2,00,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 11 ft= 143 square ft
Security of the shop	:	BDT 45,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing cloths like; Glass &amp; Thai Aluminum etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing two employee.</li><li>▪After getting equity fund one employee will be appointment.</li><li>▪The shop is rented.</li><li>▪Collects goods from Banani, Dhaka.</li><li>▪Agreed grace period is 4 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Glass & Aluminum	5,500	165,000	1,980,000
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>
<b>Less. Variable Expense</b>			
Glass & Aluminum	4,400	132,000	1,584,000
<b>Total variable Expense (B)</b>	<b>4,400</b>	<b>132,000</b>	<b>1,584,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,100</b>	<b>33,000</b>	<b>396,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		500	6,000
Generator bill		200	2,400
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Salary (staff)		12,000	144,000
Entertainment		500	6,000
Guard		300	3,600
<b>Total fixed Cost (D)</b>		<b>22,100</b>	<b>265,200</b>
<b>Net Profit (E) [C-D]</b>		<b>10,900</b>	<b>130,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Glass 2.5mm white (800ft x 29)	23,200	20,000	43,200
3 mm (200 x 30)	6,000	5,000	11,000
3.5 mm (400 x 40)	16,000	15,000	31,000
4 mm (300 x 42)	12,600	25,000	37,600
5 mm (1600 x 59)	94,400	25,000	119,400
Markary Glass (600 x 95)	57,000	10,000	67,000
Thai Aluminum (2500 x 165)	162,500	100,000	262,500
Accessories	28,300	-	28,300
<b>Total</b>	<b>400,000</b>	<b>200,000</b>	<b>600,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Glass & Aluminum	8,350	250,500	3,006,000	3,156,300	3,314,115
<b>Total Sales (A)</b>	<b>8,350</b>	<b>250,500</b>	<b>3,006,000</b>	<b>3,156,300</b>	<b>3,314,115</b>
<b>Less. Variable Expense</b>					
Glass & Aluminum	6,680	200,400	2,404,800	2,525,040	2,651,292
<b>Total variable Expense (B)</b>	<b>6,680</b>	<b>200,400</b>	<b>2,404,800</b>	<b>2,525,040</b>	<b>2,651,292</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,670</b>	<b>50,100</b>	<b>601,200</b>	<b>631,260</b>	<b>662,823</b>
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		500	6,000	7,000	8,000
Generator bill		200	2,400	3,000	3,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		3,000	36,000	38,000	40,000
Salary (staff)		18,000	216,000	216,000	216,000
Entertainment		500	6,000	6,500	7,500
Guard		300	3,600	4,000	4,000
<b>Total Fixed Cost</b>		<b>29,200</b>	<b>350,400</b>	<b>355,400</b>	<b>359,900</b>
<b>Net Profit (E) [C-D]</b>		<b>20,900</b>	<b>250,800</b>	<b>275,860</b>	<b>302,923</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	250,800	275,860	302,923
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		170,800	366,660
	<b>Total Cash Inflow</b>	<b>450,800</b>	<b>446,660</b>	<b>669,583</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>170,800</b>	<b>366,660</b>	<b>589,583</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













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