UNITY 30 · INVESTMENT PROPOSAL FOR MEMBER VOTE

# Joint fund investment in Plot 071, Road 107, Sector 09, Purbachal

Issued: 02 October 2026  Issued by: Executive Committee, Unity 30

Reference: AGM 05.01.2026, clause 5  Decision mode: WhatsApp group poll, all 30 IDs




ABSTRACT

At the AGM of 05 January 2026 all members agreed to invest the joint fund in land. After eight months and 40+ site visits, no 10 katha plot is available within our fund.

The committee now places a land-sharing offer: the **1st, 2nd and 7th floors** with a 3/7 undivided land share of a RAJUK plot in Purbachal Sector 09, for **Tk 1,30,00,000** including land price, registration and mutation.

On the committee's assumptions the investment can return about **Tk 2.30 crore** in 2.5 years. Your vote decides it.


| FUND TILL DATE | PROPOSED OUTLAY | PROJECTED PROFIT | PER ID SHARE |
|---|---|---|---|
| **1,30,47,360** | **1,30,00,000** | **2,30,11,200** | **7,67,040** |
| as at 30 Sep 2026, calculated | 3 units, land share, reg., mutation | 88.7% on all-in cost | profit per member, of 30 |

## 01 Why we are talking about this

Unity 30 was formed by 30 IDs for one purpose: build a joint fund, buy land, and in time build a home for 30 families. Clause 5 of the AGM 2026 decisions reads, in substance:

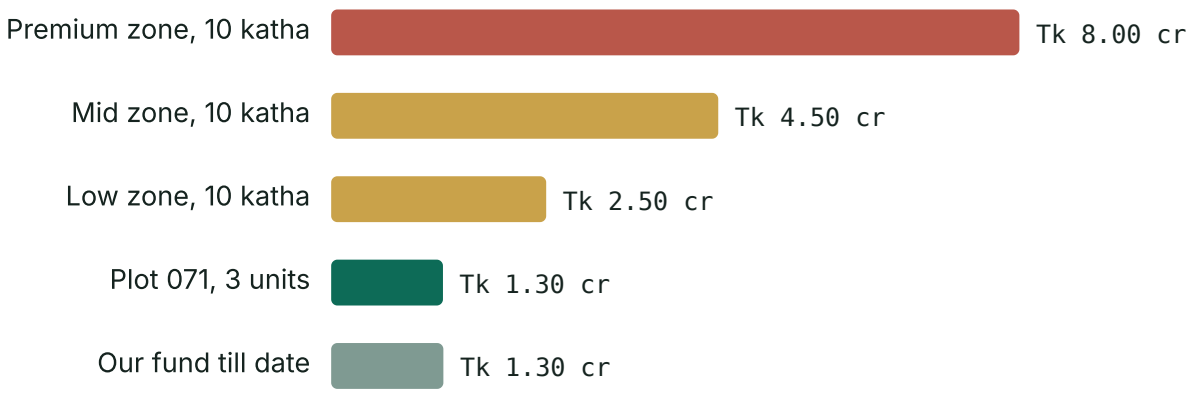
> **5. Investment of hand-in money.** The fund held at IFIC Bank will be shifted to a stronger bank. Members expressed strong interest in investing in land and agreed to explore suitable options. Since the fund is not sufficient for the expected land value, members unanimously agreed to contribute a one-time instalment when an investment is finalised.

That decision placed a duty on every member to find an opportunity. Three facts now press for a decision:

- **Idle money is losing value.** In 2025 the fund earned Tk 1,17,360 in bank interest, only 1.74% of the closing balance. Inflation in Bangladesh has stayed around 8% to 9%, so cash in a savings account is shrinking in real terms every month.
- **The land target keeps moving.** From March 2026 to date the Secretary and Treasurer visited more than 40 properties at Demra, South Banasree, Nondipara, Kayetpara, Beraid, Rupganj (near Jolshiri 2), Purbachal, Gutiab, private land near Sector 4 and other areas. None met our specification at our budget.
- **A time-bound offer is on the table.** Three of the seven floors in the Plot 071 building remain unsold. The offer will not wait for a full year of discussion.

## What 10 katha of land costs today

| ZONE | PER KATHA (TK) | 10 KATHA (TK) | GAP AGAINST OUR FUND |
|---|---|---|---|
| Lower budget zone | 25,00,000 | 2,50,00,000 | About Tk 1.2 crore short, before registration, mutation, boundary and utilities |
| Mid budget zone | 45,00,000 | 4,50,00,000 | About Tk 3.2 crore short |
| Premium (Purbachal Sec 15-28, Bashundhara P-Extension) | 80,00,000 to 1,10,00,000 | 8 to 11 crore | Out of reach for now |



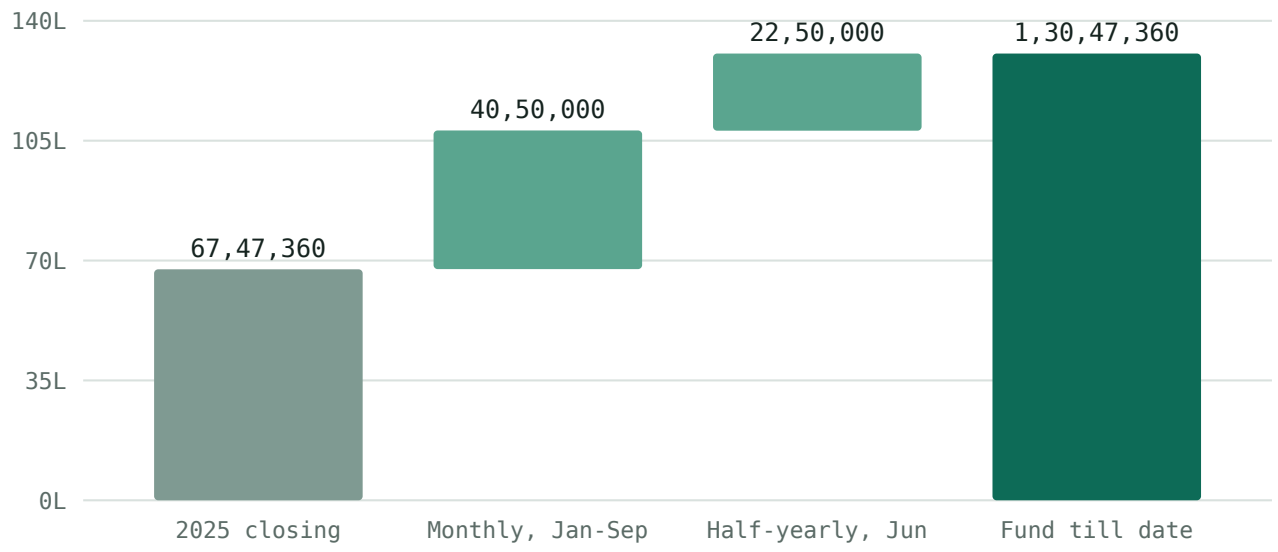

Capital required for 10 katha against our fund till date. Premium zone shown at the lower end, Tk 80 lakh per katha. Source: committee site visits, March to September 2026.

## 02 Fund assessment

The website ledger was last updated on 9 August 2026. The figures below are calculated on the approved contribution rates and assume every ID has paid in full up to September 2026. The Treasurer will reconcile them with the bank statement before any payment.

| 2025 (ACTUAL, AUDITED AT AGM) | TK |
|---|---|
| Monthly instalments (10,000 × 12 × 30) | 36,00,000 |
| Yearly / special (1,00,000 × 30) | 30,00,000 |
| Enlistment form fees | 30,000 |
| Bank interest earned | 1,17,360 |
| **Closing balance 2025** | **67,47,360** |

| 2026 (JAN TO SEP, CALCULATED) | TK |
|---|---|
| Opening balance | 67,47,360 |
| Monthly (15,000 × 9 × 30) | 40,50,000 |
| Half-yearly, June (75,000 × 30) | 22,50,000 |
| 2026 bank interest | not yet credited |
| **Fund till date** | **1,30,47,360** |




How the fund reached Tk 1,30,47,360. Contribution rates per AGM 2026: Tk 15,000 monthly and Tk 1,50,000 yearly (paid in two half-yearly parts of Tk 75,000). Projected balance on 31 December 2026 without any investment: Tk 1,66,47,360.

**Inflow capacity.** At current rates the 30 IDs add **Tk 99,00,000 a year** (Tk 3,30,000 per ID). This matters, because construction costs on this project are paid in stages out of this regular inflow, not out of the existing fund.

## 03 Project brief

| | |
|---|---|
| **Plot** | Plot 071, Road 107, Sector 09 (Gutiab), Purbachal New Town, Dhaka. RAJUK ID 09-107-071 |
| **Plot size** | 3 katha RAJUK residential plot |
| **Building** | G+M+7 residential, one unit per floor, seven homes in total |
| **Unit** | 3 bedrooms, 3 toilets plus servant toilet, 2 verandas plus kitchen veranda, separate lift lobby. 1,606 sft per floor; 1st floor 1,684 sft including a 78 sft open terrace |
| **Offered to Unity 30** | 1st, 2nd and 7th floors (3rd to 6th floors are sold) |
| **Nature of deal** | Land sharing: each floor carries a 1/7 undivided, undemarcated land share; construction is paid in stages |
| **Seller** | Fakir Ahammad Ripon, holding the plot from the recorded owners under a registered bayna |
| **Location pin** | Open in Google Maps |

### Units on offer

| FLOOR | SIZE | PARKING | LAND SHARE | LIST PRICE | ALL-IN COST @5,300 | VALUE @10,000 |
|---|---|---|---|---|---|---|
| 1st floor | 1,684 sft | No parking | 1/7 undivided | 42,00,000 | 89,25,200 | 1,68,40,000 |
| 2nd floor | 1,606 sft | 1 space | 1/7 undivided | 45,00,000 | 85,11,800 | 1,60,60,000 |
| 7th floor | 1,606 sft | 1 space | 1/7 undivided | 45,00,000 | 85,11,800 | 1,60,60,000 |
| **Total, 3 units** | **4,896 sft** | **2 spaces** | **3/7** | **1,32,00,000** | **2,59,48,800** | **4,89,60,000** |

List prices are from the developer's brochure. The committee's negotiated package for the three floors is Tk 1,30,00,000 including land price, registration and mutation.

## 04 Facilities

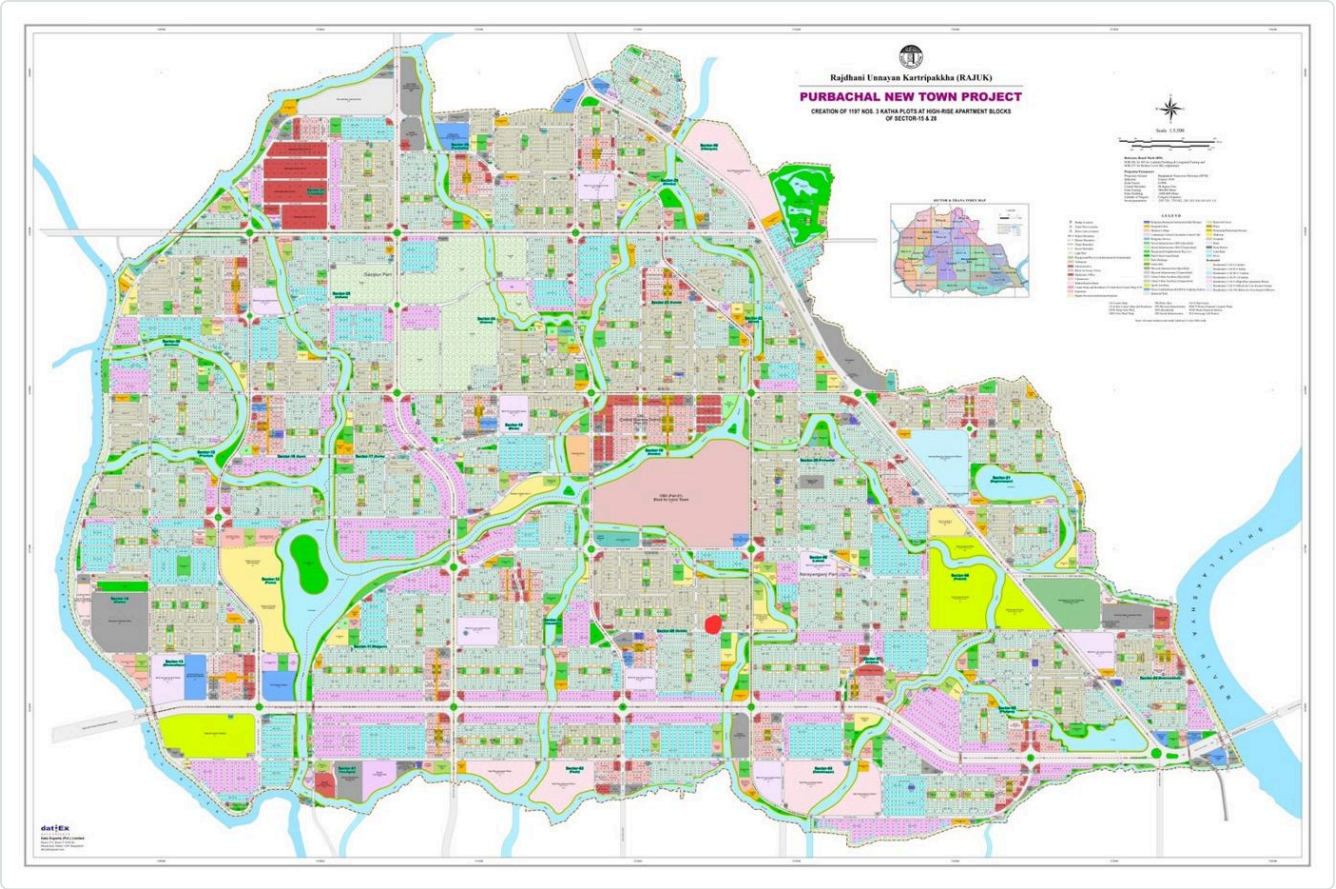
### In the building

- 16 ft double-height grand entrance and lobby
- Single unit per floor, own lift landing
- MRL (machine-room-less) lift
- Full-load generator for the whole building
- Community space for residents and guests
- Cool-treated roof with leisure garden, shared by all seven homes
- Guard post, caretaker room, driver's waiting with toilet, gas cylinder space
- 14 ft driveway, six car parks

### Around the plot

- South facing, on a 75 ft (22.86 m) road
- Five-minute walk to the 300 ft road, triple entry
- Faces a playground and university campus
- BUET 2nd campus adjacent
- Within 100 m: police station, mosque and central Eidgah, wholesale market, commercial hub, lake
- Parks, clinic, hospital, primary and secondary schools, community centre, BTV office
- Jolshiri metro alignment on the 300 ft road

## 05 Map explanation




RAJUK Purbachal New Town master layout. The red dot marks Plot 071 in Sector 09 (Gutiab), south of the Central Business District and the Iconic Tower block, and north of the 300 ft road.




Sector 09 detail layout. The red arrow points to Plot 071 on the north side of Road 107, so the front of the building faces south onto the 75 ft road.

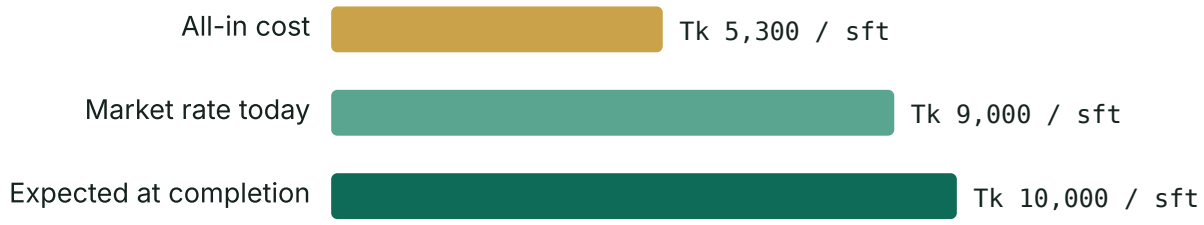
### How to read the layout

- **Position in Purbachal.** Sector 09 sits in the south-central belt of the township, close to the CBD and Narayanganj Park, with the 300 ft road (Purbachal Expressway) along its southern edge. This is an established, plotted RAJUK sector, not a private project.
- **Road frontage.** Road 107 is marked R/W 22.86 m (75 ft). A south-facing plot on a 75 ft road gets light and air from the front and better resale value.
- **Neighbours to the east.** A playground, a university site, community convention centre, hospital/clinic plots and the Narsunda lake corridor with urban green. Across the lake is the BUET site.
- **Neighbours to the south and west.** A nursery and primary school block with play lots, Pashi Thana (Thana-2), BTV, commercial plaza plots and a kacha bazar block.
- **Connectivity.** Road 401 runs north-south to the 300 ft road, where the Jolshiri metro station is marked. Roads 210 and 216 give two more links to the 300 ft road.

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## 06 Price and financial output

The committee's assumptions: all-in cost of up to **Tk 5,300 per sft** (land share, registration, mutation and construction), a current market rate of at least **Tk 9,000 per sft**, and **Tk 10,000 per sft** once the building is complete, about 2.5 years from now. That leaves a margin of **Tk 4,700 per sft**.




| FINANCIAL OUTPUT, 3 UNITS (4,896 SFT) | TK |
|---|---|
| Land share, registration and mutation (paid now) | 1,30,00,000 |
| Construction cost, paid in stages over about 29 months | 1,29,48,800 |
| **Total all-in cost @ Tk 5,300 / sft** | **2,59,48,800** |
| Market value today @ Tk 9,000 / sft | 4,40,64,000 |
| Gain at today's rate (69.8%) | 1,81,15,200 |
| Market value on completion @ Tk 10,000 / sft | 4,89,60,000 |
| **Projected net profit (88.7% on cost)** | **2,30,11,200** |
| Annualised return on staged cash flow, 2.5 years | about 38% |

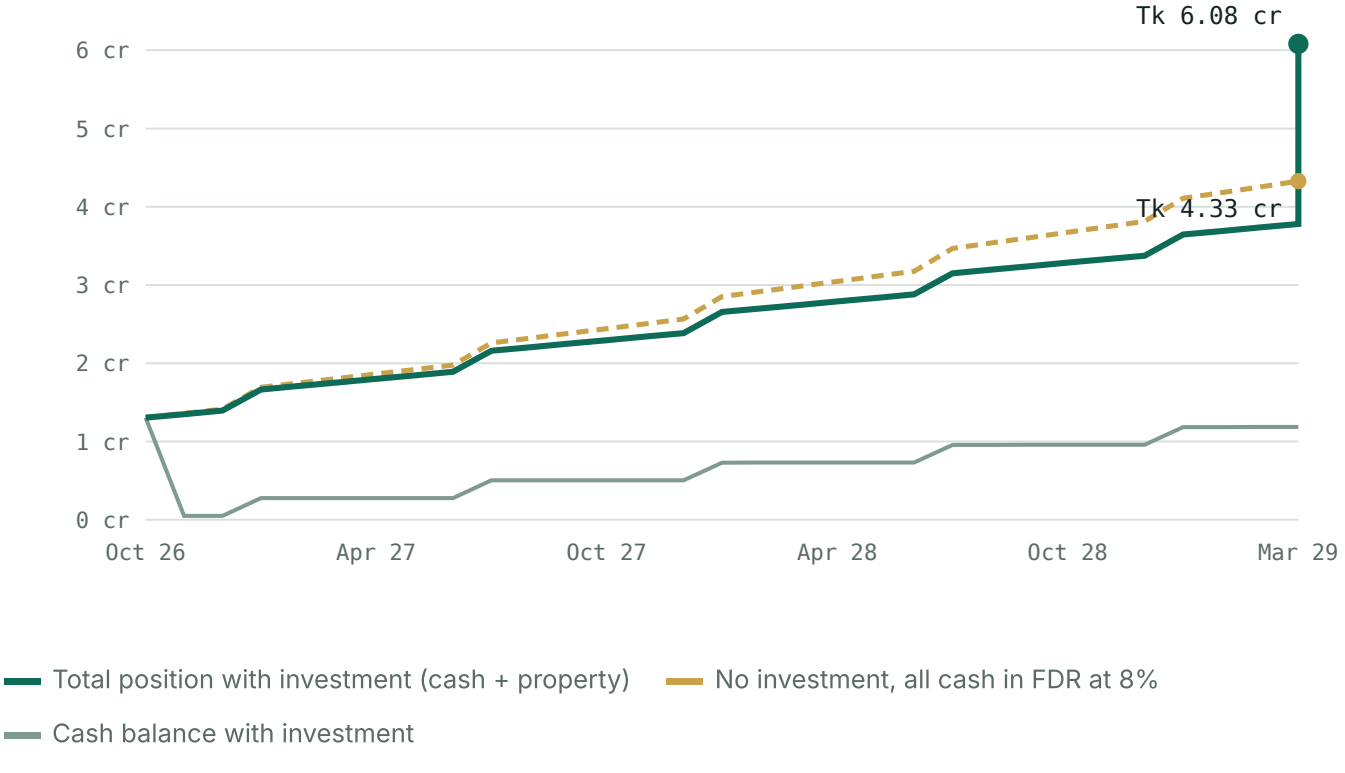
| FINANCIAL OUTPUT, 3 UNITS (4,896 SFT) | TK |
|---|---|
| Same cash flow in an FDR at 8% net of tax | about 42,47,000 gain |

## Per member view (1 of 30 IDs)

| ITEM | PER ID |
|---|---|
| Share of all-in cost | Tk 8,64,960 |
| Share of value on completion | Tk 16,32,000 |
| **Share of projected profit** | **Tk 7,67,040** |
| Equivalent built area owned | 163.2 sft |

## Can the fund carry it? Cash flow test

Paying Tk 1,30,00,000 in October 2026 leaves about Tk 47,360 plus the October instalment. Construction then runs at about Tk 4,46,510 a month, against regular inflow of Tk 4,50,000 a month plus Tk 22,50,000 every June and December. The balance never goes negative on these assumptions, so no one-time special instalment is needed for this project.




| MONTH | CASH BALANCE, WITH INVESTMENT | BALANCE, NO INVESTMENT (FDR 8%) |
|---|---|---|
| Oct 2026 | 4,97,360 | 1,35,84,342 |
| Nov 2026 | 5,00,850 | 1,41,24,905 |
| Dec 2026 | 27,54,339 | 1,69,19,071 |

| MONTH | CASH BALANCE, WITH INVESTMENT | BALANCE, NO INVESTMENT (FDR 8%) |
|---|---|---|
| Mar 2027 | 27,64,808 | 1,86,18,733 |
| Jun 2027 | 50,25,277 | 2,26,02,616 |
| Sep 2027 | 50,35,746 | 2,44,16,708 |
| Mar 2028 | 73,06,684 | 3,04,50,503 |
| Sep 2028 | 95,77,622 | 3,67,29,707 |
| Mar 2029 | 1,18,48,560 | 4,32,64,303 |

**Position in March 2029.** With investment: Tk 1,18,48,560 cash plus property worth Tk 4,89,60,000, a total of **Tk 6,08,08,560**. Without investment: **Tk 4,32,64,303**. The difference is about **Tk 1.75 crore** in the fund's favour, and the sale proceeds would put a 10 katha mid-zone plot within reach.

### Sensitivity: profit if the numbers move

| COST / SALE PER SFT | TK 8,000 | TK 9,000 | TK 10,000 | TK 11,000 |
|---|---|---|---|---|
| **Tk 5,300** | 132.2 L<br>51% | 181.2 L<br>70% | 230.1 L<br>89% | 279.1 L<br>108% |
| **Tk 5,800** | 107.7 L<br>38% | 156.7 L<br>55% | 205.6 L<br>72% | 254.6 L<br>90% |
| **Tk 6,300** | 83.2 L<br>27% | 132.2 L<br>43% | 181.2 L<br>59% | 230.1 L<br>75% |

Profit in lakh Tk and as % of cost, for 4,896 sft. Rows: all-in cost per sft, including a Tk 500 and Tk 1,000 overrun. Columns: sale rate per sft. The project breaks even only if the sale rate falls to the cost rate, a fall of about 41% from today's Tk 9,000.

## 07 Practical scenarios

| SCENARIO | WHAT HAPPENS | RESULT FOR THE FUND |
|---|---|---|
| **A. Sell on completion** | Building finished in about 2.5 years; all three floors sold at Tk 10,000 / sft | About Tk 2.30 crore profit; proceeds go to the land purchase for the 30-family building |
| **B. Sell before completion** | Exit at structure stage at today's rate of Tk 9,000 / sft if members need liquidity | Gain of about 70% on cost at today's rate, lower than A |
| **C. Hold and rent** | Keep the floors as rental assets while the land search continues | Monthly rent flows to the fund; capital keeps appreciating; rent in Purbachal is still modest |
| **D. Delay to 4 years** | RAJUK approval or construction runs late | Same profit, but annualised return falls to about 22%, still well above an FDR |

| SCENARIO | WHAT HAPPENS | RESULT FOR THE FUND |
|---|---|---|
| **E. Cost overrun** | Construction costs rise by Tk 1,000 / sft | Profit falls to about Tk 1.81 crore at Tk 10,000 sale rate |

## 08 Legal ground

- **Members' mandate.** AGM 05.01.2026, clause 5, authorises the fund to be invested in land and binds members to a one-time contribution if needed. Investment decisions go to the members, consistent with the Unity 30 constitution and operating policy of 28.01.2025.
- **Sale and registration.** Transfer of immovable property in Bangladesh must be by registered deed under the Transfer of Property Act 1882 and section 17 of the Registration Act 1908. An agreement for sale must also be in writing and registered (TPA s. 54A; Registration Act s. 17A).
- **RAJUK lease conditions.** Purbachal plots are RAJUK leasehold. Transfer of the plot and of apartment shares needs RAJUK permission, and the building needs RAJUK plan approval before construction.
- **Holding in members' names.** Unity 30 is not yet a registered legal entity, so it cannot hold title in its own name. The units will be registered in the names of three committee members as nominees. Under section 82 of the Trusts Act 1882, where property is bought in one person's name with money paid by others, the named person holds it for those who paid. A written declaration of trust makes this explicit.
- **Guarantee cheque.** Each nominee gives a security cheque to the association. Dishonour of a cheque is actionable under section 138 of the Negotiable Instruments Act 1881.
- **Developer obligations.** The Real Estate Development and Management Act 2010 governs sale of apartments by a developer, including approved plans, the agreed handover period and penalties for default.

## 09 Registration procedure

1. **Conditions before any payment**
   Seller's kabala from the recorded owners registered; RAJUK lease deed, mutation and transfer permission checked; non-encumbrance search at the Sub-Registry; land development tax paid; plan approval status confirmed. Legal vetting by a property lawyer.

2. **Members' resolution**
   Poll result recorded, followed by a written resolution naming the three nominee committee members and authorising the payment.

3. **Nominee security pack**

Each nominee signs, before registration: a notarised declaration of trust on non-judicial stamp that the unit belongs to Unity 30 for all 30 IDs; an undertaking not to sell, mortgage, gift or lease without a general meeting resolution; a security (guarantee) cheque for the unit value in favour of the association; and a registered irrevocable power of attorney under the Power of Attorney Act 2012 in favour of the other committee members, so the unit can still be dealt with if a nominee dies or withdraws.

4 **Payment**
Only by pay order or bank transfer from the Unity 30 account. No cash. Every receipt filed with the Treasurer.

5 **Deed registration**
One floor each in the name of one nominee, with the 1/7 land share and parking stated in the schedule. Registration fees and stamp duty within the package price.

6 **Mutation and custody**
Mutation at RAJUK and namjari completed. Original deeds and nominee documents kept in a bank locker under joint operation; certified copies shared in the group.

7 **Long-term step**
Register Unity 30 as a society or cooperative (Societies Registration Act 1860 or Cooperative Societies Act 2001) and move title to the entity, removing the dependence on individual nominees.

## 10 Committee meeting and vote

The proposal was placed on 28.09.2026. Members residing in Dhaka met on 01.10.2026 at the office of Metaphor Design and Developments Limited and voted as follows:

| MEMBER | VOTE |
|---|---|
| Mr. Anis | Yes |
| Mr. Mamun | Yes |
| Mr. Emon | No |
| Mr. Golam Moula | No |
| Mr. Asad | Yes |
| Mr. Matin Sarkar | Yes |
| **Result** | **4 Yes, 2 No** |




Committee members present at Dhaka meeting, 01.10.2026 (6 of 30 members)

Six members cannot decide for thirty. The committee therefore puts the proposal to all members through a poll in the WhatsApp group.

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## 11 What you should do

1. Read this paper and look at the map pin and brochure.
2. Ask any question in the group, or request a site visit. The committee will arrange one.
3. Vote in the WhatsApp poll with one clear option. Comments are welcome, but the poll vote is what counts.
4. If the result is Yes, clear any outstanding instalment so the fund matches the figures above.