

**Proposed NU Business Name: RATAN & ANANTA SANITARY HARDWARE AND VARIETY STORE**



Project identification and prepared by: Ishak Chambugong  
Sonatola Unit, Bogra

Project verified by: MD Mozaharul Islam



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

Name	:	<b>RATAN KUMAR</b>
Age	:	25-11-1987 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers, 2 Sisters
Address	:	Vill: Hat Kormoja , P.O: Hat komorja , P.S: Sonatola, Dist: Bogra
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>BINODINI RANI</b>
(iii) Father's name	:	<b>ATUL CHANDRA</b>
(iv) GB member's info	:	Branch : Hat Kormoja , Centre : 29 (Female), Member ID: 4630, Group No: 04 Member since: 05-01-2009 (08 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 20000; Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	2 years experience in running business. 2Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01729-518059
Family's Contact No.	:	01776-594817
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BINODINI RANI** joined Grameen Bank since 08 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RATAN &amp; ANANTA SANITARY HARDWARE AND VARIETIES STORE</b>
Location	:	Notun Para Shukhan Pukur Bazar, Gabtoli, Bogra
Total Investment in BDT	:	BDT 640000/-
Financing	:	Self BDT 540000/- (from existing business) 84% Required Investment BDT 100000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 24 ft= 720sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Hardware &amp; Sanitary items.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur . Existing 1 employee.</li><li>▪After getting equity fund 1 will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

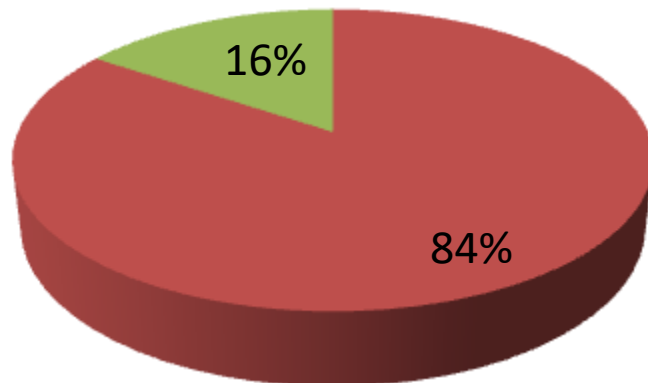
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Hardware & Sanitary items	2500	75000	900000
<b>Total sales (A)</b>	2500	75000	900000
<b>Less Variable Exp.</b>			
Hardware & Sanitary items	1875	56250	675000
<b>Total Variable exp. (B)</b>	1875	56250	675000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>625</b>	<b>18750</b>	<b>225000</b>
<b>less fixed exp.</b>			
Rent		1800	21600
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		5000	60000
Mobile		300	3600
<b>total fixed cost (D)</b>		12800	153600
<b>Net profit (E) [C-D]</b>		<b>5950</b>	<b>71400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tin	30	4000	120,000	3	4,000	12,000	132,000
Pipe	40	1000	40,000	20	1000	20,000	60,000
Rod	1	50000	50,000	1.5	25000	37,500	87,500
Cement	300	400	120,000	50	400	20,000	140,000
others	100	100	10,000	105	100	10,500	20,500
Security			200,000				200,000
<b>Total</b>	<b>471</b>		<b>540,000</b>	<b>179.5</b>		<b>100,000</b>	<b>640,000</b>

## Source of Finance



- Entrepreneur's Contribution 540,000
- Investor's Investment 100,000
- Total 640,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Hardware & Sanitary items	3800	114000	1368000	1436400
<b>Total Sales (A)</b>	<b>3800</b>	<b>114000</b>	<b>1368000</b>	<b>1436400</b>
less variable Expenses				
Hardware & Sanitary items	2850	85500	1026000	1077300
Total variable Expenses (B)	2850	85500	1026000	1077300
<b>Contribution Margin (CM)= (A-B)</b>	<b>950</b>	<b>28500</b>	<b>342000</b>	<b>359100</b>
<b>Less Fixed Expenses</b>				
Rent		1800	21600	21600
Electricity bill		200	2400	2400
Transportation		550	6600	6600
Salary (self)		5000	60000	60000
Salary (staff)		10000	120000	120000
Mobile		400	4800	4800
Total Fixed Cost		17950	215400	215400
<b>Net Profit (E) (C-D)</b>		<b>10550</b>	<b>126600</b>	<b>143700</b>
Investment Payback			<b>60000</b>	<b>60000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	126,600	143,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		66,600
	<b>Total Cash Inflow</b>	226600	210300
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)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	66,600	150300

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 2 Years: 2  
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













# SUPERCRETE CEMENT



सिमेंट रूठत ३ अत्तल स्यातजिती शरुअभ्यात अड ड्याक्टाटेचि (सिमेंट) एअर अटल सप्लायर

सी स्यातल, सावित्रीबाई रोड, लोकराज, बंगल, सावित्री १ ०२११५०-०२११०१, ०२११०२-०२११०३

अदी सप्लायर  
अदी सप्लायर  
अदी सप्लायर

रुठत ३ अत्तल स्यातजिती शरुअभ्यात अड ड्याक्टाटेचि (सिमेंट)

अदी सप्लायर  
अदी सप्लायर  
अदी सप्लायर

अदी सप्लायर  
अदी सप्लायर  
अदी सप्लायर



# CONCRETE CEMENT

અચ્છાત્વ એક ડાયરેક્ટોરિ કોર્પોરેશન  
 પ્રાઇવેટ લિમિટેડ  
 સુવિકાસ ડેવલપમેન્ટ કોર્પોરેશન, સુવિકાસ ડેવલપમેન્ટ કોર્પોરેશન

જલને પીવા માટે સુવિકાસ  
 સુવિકાસ ડેવલપમેન્ટ કોર્પોરેશન  
 સુવિકાસ ડેવલપમેન્ટ કોર્પોરેશન

સુવિકાસ ડેવલપમેન્ટ કોર્પોરેશન  
 સુવિકાસ ડેવલપમેન્ટ કોર્પોરેશન

સુવિકાસ ડેવલપમેન્ટ કોર્પોરેશન  
 સુવિકાસ ડેવલપમેન્ટ કોર્પોરેશન

સુવિકાસ ડેવલપમેન્ટ કોર્પોરેશન  
 સુવિકાસ ડેવલપમેન્ટ કોર્પોરેશન



# FAMILY PICTURE

