

Proposed NU Business Name: **MINTU SANITARY HARDWARE & ELECTRIC**



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Sonagazi Unit, Feni

Project verified by: Sushsanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABUL HOSSAIN MINTU
Age	:	10-05-1983 (34 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	1 Son & 2 Daughter
No. of siblings:	:	3 Brother & 1 Sister
Address	:	Vill: East Mirjapur, P.O: Mirjapur, P.S: Sonagazi, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	CHOBURA KHATUN
(iii) Father's name	:	MD MOSTOFA
(iv) GB member's info	:	Branch: Mongol kandi Sonagazi, Centre # 21 (Female), Member ID: 1884, Group No: 02 Member since: 19-04-1990 to 26/2/2010 (20 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT -
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-905125
Mother's Contact No.	:	01815-280782
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHOBURA KHATUN joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MINTU SANITARY HARDWARE & ELECTRIC
Location	:	Dak Banglo Bazaar, Sonagazi, Feni
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by invested in existing goods like; sanitary item.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

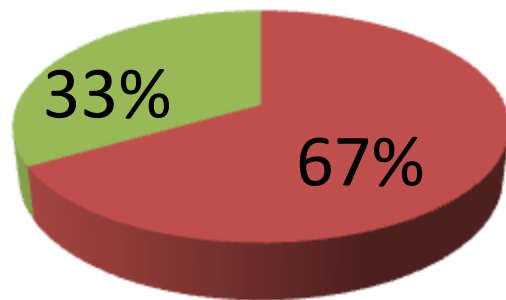
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Sanitary Item	70,000	840,000
Total Sales (A)	70,000	840,000
Less. Variable Expense		
Sanitary Item	56,000	672,000
Total variable Expense (B)	56,000	672,000
Contribution Margin (CM) [C=(A-B)]	14,000	168,000
Less. Fixed Expense		
Electricity Bill	150	1,800
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Entertainment	300	3,600
Rent	1,400	16,800
Transportation	1,000	12,000
Guard & Entertainment	450	5,400
Total fixed Cost (D)	8,700	104,400
Net Profit (E) [C-D]	5,300	63,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pipe	500	47	23,500	400	47	18,800	42,300
Fittings	73	220	16,060	60	220	13,200	29,260
Commode	8	1350	10,800	13	1350	17,550	28,350
Tube well	1	3000	3,000	0	0	0	3,000
Building Shower	1	4000	4,000	0	0	0	4,000
T	30	220	6,600	0	0	0	6,600
Band	25	170	4,250	0	0	0	4,250
Magic Pipe	36	70	2,520	1	450	450	2,970
Others	1	9270	9,270	0	0	0	9,270
Security	1	20000	20,000	0	0	0	20,000
Total	676		100,000	474		50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Sanitary Item	100,000	1,200,000	1,260,000	1,323,000
Total Sales (A)	100,000	1,200,000	1,260,000	1,323,000
Less. Variable Expense				
Sanitary Item	80,000	960,000	1,008,000	1,058,400
Total variable Expense (B)	80,000	960,000	1,008,000	1,058,400
Contribution Margin (CM) [C=(A-B)]	20,000	240,000	252,000	264,600
Less. Fixed Expense				
Electricity Bill	150	1,800	2,200	3,000
Mobile Bill	500	6,000	7,000	8,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	300	3,600	4,000	4,500
Rent	1,400	16,800	16,800	16,800
Transportation	1,300	15,600	4,000	4,500
Guard & Entertainment	450	5,400	6,000	6,500
Total Fixed Cost	9,100	109,200	100,000	103,300
Net Profit (E) [C-D]	10,900	130,800	152,000	161,300
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	130,800	152,000	161,300
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		110,800	242,800
	Total Cash Inflow	180,800	262,800	404,100
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	110,800	242,800	384,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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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FAMILY PICTURE

