

## Proposed NU Business Name: MA SANITARY



Project identification and prepared by: Md. Mahabur Rahman  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD. UJJAL HOSSION</b>
Age	:	01-02-1986 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	0
No. of siblings:	:	01 Brother & 03 Sisters
Address	:	Vill: Hatibanda P.O:Hatibanda P.S:Dhanbari 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	:	<b>MOST: HONUFA BEGUM</b>
(iii) Father's name	:	<b>MD: JALAL UDDIN</b>
(iv) GB member's info	:	Branch: Kendua , Centre # 16 (Female), Member ID: 7163, Group No: 16 Member since: 2007 raning (10Years) First loan: BDT 2,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 5820
(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	:	18 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.	:	01742-111700
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST: HONUFA BEGUM** Joined Grameen Bank Since 10 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA SANITARY</b>
Location	:	Kendua,donbari,Tangail.
Total Investment in BDT	:	BDT 91,170
Financing	:	Self BDT 41,170(from existing business) 45% Required Investment BDT 50,000(as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	20,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; slab,khuti etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Donbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

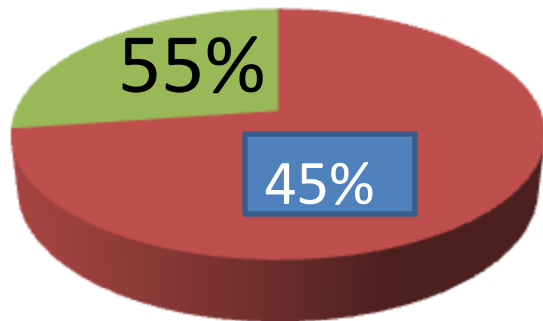
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
slab,khuti etc	10,000	300,000	3600000
<b>Total Sales (A)</b>	10,000	300,000	3600000
<b>Less. Variable Expense</b>			
slab,khuti etc	8,500	255,000	3060000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	8,500	255,000	3060000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,500	45,000	540000
<b>Less. Fixed Expense</b>			
Rent		800	9,600
Electricity bill		300	3,600
Transportation		200	2,400
Salary (self)		5000	60,000
Salar (staff)		20000	240,000
Entertainment		200	2,400
Guard		200	2,400
Genaretor		150	1,800
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>27,150</b>	<b>325,800</b>
<b>Net Profit (E) [C-D]</b>		<b>17,850</b>	<b>214,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
slab			10,000			50,000	60,000
khuti			1,170				1,170
cement			8,000				8,000
Security			22,000				22,000
<b>Total</b>			<b>41,170</b>			<b>50,000</b>	<b>91,170</b>

## Source of Finance



**Entrepreneur**  
 Investment:41,170  
**Investor Investment:50,000**  
**Total Investment:91,170**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
slab,khuti etc	12,000	360,000	4,320,000	4,536,000
<b>Total Sales (A)</b>	12,000	360,000	4,320,000	4,536,000
<b>Less. Variable Expense</b>				
slab,khuti etc	10,200	306,000	3,672,000	3,855,600
<b>Total variable Expense(B)</b>	10,200	306,000	3,672,000	3,855,600
<b>Contribution Margin (CM) [C=(A-B)]</b>	1800	54,000	648,000	680,400
<b>Less. Fixed Expense</b>				
Rent		800	9,600	9,600
Electricity bill		300	3,600	3,700
Transportation		200	2,400	2,700
Salary (self)		5000	60,000	60,500
Salar (staff)		20000	240,000	240,000
Entertainment		200	200	200
Guard		200	2400	2400
Genaretor		150	150	150
Mobile bill		300	3,600	3,800
<b>Total fixed Cost (D)</b>		<b>27,150</b>	<b>321,950</b>	<b>323,050</b>
<b>Net Profit (E) [C-D]</b>		<b>26,850</b>	<b>326,050</b>	<b>357,350</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	326,050	357,350
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		296,050
	<b>Total Cash Inflow</b>	<b>376,050</b>	<b>653,400</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>296,050</b>	<b>623,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 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









# FAMILY PICTURE

