# **Adittyo Sanitary**



#### **Project by- Ripon Das**

Identified By - Md. Ruhul Amin Verified by- Md.Sanwar Hossan Madhobpur Unit Area 4 GRAMEEN TRUST

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Ripon Das
Age	-	11 Apr-1985 (31 Years)
Marital status	-	Married
Children	•	01Son 01 Daughter
No. of siblings:	-	02 Brothers 01 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father Namita Rani Das Nirronjon Das Branch: Horipur Centre : 49/m Group no:08 Loanee no.:1133 Member since:2000-2014 First Ioan:2,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF	:	Existing loan: 0 Outstanding: 0 N/A N/A N/A N/A
Education	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Sanitary business
Initial Investment	:	10,000
Trade License		156 (2017-2018)
Business Experience And Training Info	:	10 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01735-072931
NU Project Source/Reference	:	GT- Madhobpur Unit



NU's Mother.. has been a member of Grameen Bank since 2000-2014 (14 years). At first She took 2,000 taka from GB. GB Borrower invested GB Loan in her Father's work and gradually improved their living standard by using GB loan.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	Adittyo Sanitary
Address/ Location	:	Horinbad Bazar, Nasirnogor, B-Badiya
Total Investment in BDT	:	1,45,000
Financing	:	Self BDT- 1,05,000 /-(from existing business)72 % Required Investment BDT-40,000 /-(as equity) 28%
Present salary/drawings from business (estimates)	•	6000
Proposed Salary		6000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	:	40 % 40% 1 month

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Items-50,000 Decoration- 5,000 Shop Advance 50,000	1,05,000		1,05,000
Proposed items:		40,000	40,000
Total Capital	1,05,000	40,000	1,45,000

Present Stock items			
Product name	Unit (Quantity)	Amount	
Sanitary items		10,000	
Brick		25,000	
Grain		5,000	
Pillar		5,000	
others		5,000	
<b>Total Present Stock</b>		50,000	

**PRESENT & PROPOSED INVESTMENT BREAKDOWN** 

Proposed items				
Product Name	Unit (Quantity)	Amount		
Brick		20,000		
Grain		10,000		
Cement		10,000		
Total Proposed items		40,000		

#### **INFO ON EXISTING BUSINESS OPERATIONS**

	E	existing Business	(BDT)
Particulars	Daily	Monthly	Yearly
Sales (A)	1,200	36,000	4,32,000
Less: Cost of sales (B)	720	21,600	2,59,200
Profit (C) [C=(A-B)]	480	14,400	1,72,800
Less: Operating Costs			
Electricity bill			
House Rent		1,500	18,000
Mobile bill		100	1200
Present salary/Drawings- self		6,000	72,000
Present Salary-Staff (.01.)		3,000	36,000
Others (fees, Entertainment, TL renewal)		200	2,400
Non Cash Item:			
Depreciation Expenses10,000)*10%		42	500
Total Operating Cost (F)		10,842	1,30,100
Net Profit (E-F):		3,558	42,700

### FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	Г)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	1,600	48,000	5,76,000	1,800	54,000	6,48,000
Less: Cost of Sale (B)	960	28,800	3,45,600	1,080	32,400	3,88,800
Profit (A-B)=(C)	640	19,200	2,30,400	720	21,600	2,59,200
Less: Operating Costs						
Electricity bill						
House Rant		1,500	18,000		1,500	18,000
Mobile bill		300	3,600		400	4,800
Present salary/Drawings- self		7,000	84,000		8,000	96,000
Present Salary-Staff (01)		4,000	48,000		5,000	60,000
Others (fees, Entertainment, TL renewal)		300	3,600		300	3,600
Non Cash Item:						
Depreciation Expenses		42	500		42	500
Total Operating Cost		13,142	1,57,704		15,242	1,82,904
Net Profit (C-D) = (E)		6,058	72,696		6,358	76,296
GT payback			24,000			24,000
Retained Income:			48,696			52,296

# CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	72,696	76,296
1.3	Depreciation (Non cash item)	500	500
1.4	Opening Balance of Cash Surplus		49,196
	Total Cash Inflow	1,13,196	1,25,992
2.0	Cash Outflow		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000
	Total Cash Outflow	64,000	24,000
3.0	Net Cash Surplus	49,196	1,01,992

#### SWOT ANALYSIS

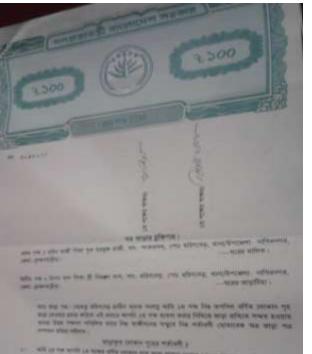
<ul> <li>Screense</li> <li>Skilled and experience</li> <li>Relationship with GB</li> <li>Demand from Locality</li> <li>Good communicational Skill</li> <li>Well known businessman</li> </ul>	WEAKNESS Less Stock
OPPORTUNITIE <ul> <li>More Employment opportunity</li> <li>Expansion of business</li> </ul>	THREATS <ul> <li>Competitors</li> <li>Theft</li> <li>Fire</li> </ul>

#### গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম:	রিপন দাস
Name:	Ripan Das
পিতা:	নিরঞ্জন দাস
	নমিতা রানী দাস
	of Birth: 11 Apr 1985
IDN	0: 121907375139

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গশাহাজাত্রী বাংলাদেশ সরকার ২নং হরিপুর ইউনিয়ন ষদ ধানাঃ নালিঃনগর, জেলাঃ রাজগবাড়িয়া। (বাৰসা সচকাজ অনুমতি পতা) नविमा- 02 100 M 100 আদিত্য কার্নিয মেনাস/জনার 156 5100 ENG 1000 পিতা/খামী নাম্য নিশ্ব নিট্ৰন MAT Trat 21-26 মাতাৰ নাম্য ব্যবসায়ী টিকানা: প্রামঃ: 107014-01 THAP থানা : শাসিরনগর, ফেলাঃ ক্রেম্বার জাৱী টিকানা: গ্রামঃ. 874-962 BHILBHILS. ADIAN COMPLEX. ৰাৰসাৰ ধৰুগা লাইনেম কিলা and to storm 000707 হাকা পরিশোধ করায় উপরোজ বাবসা করিবার জন্য অনুমতি পত্র প্রদান করা হইল। কলক কাল ১শা জুলাই/২০০১ বি: হইতে ৩০ পে জুন/ ২০০২ বি: পর্যন্ত। afite 20 00 29



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