

Proposed NU Business Name: **EYA HASHIBU SANITARY CENTER**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. HASAN ALI |
| Age | : | 20-02-1988 (27Years) |
| Education, till to date | : | HSC |
| Marital status | : | married |
| Children | : | 2- Son |
| No. of siblings: | : | 4 Brother |
| Address | : | Vill: Fokir para , P.O: Nondongasi , P.S: Charghat , Dist: Rajshahi. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MOMOTAJ BEGOM |
| (iii) Father's name | : | MD. ABDUL JOLIL |
| (iv) GB member's info | : | Branch: Nimpara .Sarghat ,Centre # 06 (Female), Member ID: 1103, Group No: 01 Member since: 1992 – 2003 (11Years) First loan: BDT -5,000 |
| Further Information: | | Existing Loan: BDT 20,000, Outstanding loan: |
| (v) Who pays GB loan installment | : | No |
| (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 | : | 15 years experience in running business. He has 10 Year training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01748-676786 |
| Father's Contact No. | : | 01731-295091 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTAJ BEGOM joined Grameen Bank since 23 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | YEA HASHIBU SANITARY CENTER |
| Location | : | Nondongasi bajar , Sarghat, Rajshahi. |
| Total Investment in BDT | : | BDT 130,000/- |
| Financing | : | Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | |
| Security of the shop | : | BDT -0/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sanitary Item.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing three employees.▪The shop is own.▪Agreed grace period is 3 months. |

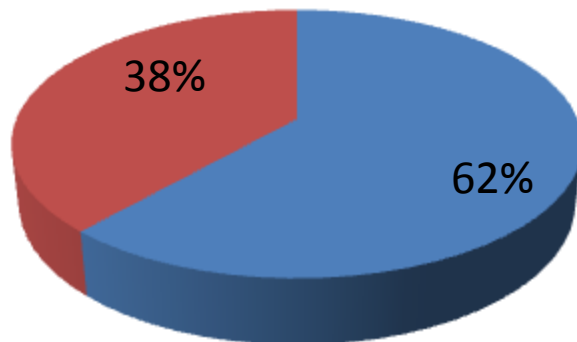
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|-----------------|
| Revenue (sales) | | | |
| Sanitary Item | 3,000 | 90,000 | 1080,000 |
| Total Sales (A) | 3,000 | 90,000 | 1080,000 |
| Less. Variable Expense | | | |
| Sanitary Item | 2,100 | 63,000 | 756,000 |
| Total variable Expense (B) | 2,100 | 63,000 | 756,000 |
| Contribution Margin (CM) [C=(A-B)] | 900 | 27,000 | 324,000 |
| Less. Fixed Expense | | | |
| Rent | | | |
| Electricity Bill | | | |
| Mobile Bill | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staff) | | 12,000 | 144,000 |
| Entertainment | | 500 | 6,000 |
| Transportation | | 4,000 | 48,000 |
| Guard | | | |
| Bank Charge | | 100 | 1,200 |
| Total fixed Cost (D) | | 21,800 | 261,600 |
| Net Profit (E) [C-D] | | 5,200 | 62,400 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|-------------------------|---------------|---------------|----------------|
| Cow locomotive (14x250) | 3,500 | | 3,500 |
| Slap (11x200) | 2,200 | | 2,200 |
| Ring (45x130) | 5,850 | | 5,850 |
| Lid (32x200) | 6,400 | | 6,400 |
| Caree(7x150) | 1,150 | | 1,150 |
| Big caree (3x300) | 900 | | 900 |
| Bricks (2.5x8000) | 20,000 | 30,000 | 50,000 |
| Bali ((2trukx4000) | 8,000 | 10,000 | 18,000 |
| Cement (10 bagx4,00) | 4,000 | 10,000 | 14,000 |
| Broken bricks (700x40) | 28,000 | | 28,000 |
| Total | 80,000 | 50,000 | 130,000 |

Source of Finance



■ Entrepreneur's Contribution 80,000

■ Investment Investor's 50,000

■ Total 130,000

| Financial Projection (BDT) | | | |
|--|-------|---------|---------------|
| Paticular | Daily | Monthly | Year1 |
| Revenue(Sales) | | | |
| Sanitary Item | 3800 | 114000 | 1368000 |
| Total Sales (A) | 3800 | 114000 | 1368000 |
| Less Variable Expense | | | |
| Sanitary Item | 2660 | 79800 | 957600 |
| Total variable Expense (B) | 2,660 | 79800 | 957600 |
| Contribution Margin (CM) [C=(A-B) | 1,140 | 34200 | 410400 |
| Less Variable Expense | | | |
| Mobile Bill | | 500 | 6000 |
| Salary (self) | | 5,000 | 60000 |
| Salary (staff) | | 12,000 | 144000 |
| Entertainment | | 1,000 | 12000 |
| Transportation | | 5,000 | 60000 |
| Bank Charge | | 100 | 1200 |
| Total fixed cost (D) | | 23,500 | 282,000 |
| Net Profit (E)= [C-D] | | 10700 | 128400 |
| Investment Payback | | | 60,000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> |
|------------|---|---------------------|
| 1 | Cash Inflow | |
| 1.1 | Investment Infusion by Investor | 50,000 |
| 1.2 | Net Profit | 128,400 |
| 1.3 | Depreciation (Non cash item) | |
| 1.4 | Opening Balance of Cash Surplus | |
| | Total Cash Inflow | 178400 |
| 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) | 60000 |
| | Total Cash Outflow | 110,000 |
| 3 | Net Cash Surplus | 68,400 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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







