

Adittyo Sanitary



Project by- Ripon Das

**Madhobpur Unit
Area 4**

GRAMEEN TRUST



**Identified By - Md. Ruhul Amin
Verified by- Md.Sanwar Hossan**

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	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Namita Rani Das
(iii) Father's name	:	Nirronjon Das
(iv) GB member's info	:	Branch: Horipur Centre : 49/m Group no:08 Loanee no.:1133 Member since:2000-2014 First loan:2,000
Further Information:		Existing loan: 0 Outstanding: 0
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	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

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

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		40 %
(i)% of present gross profit margin	:	40%
(ii) Estimated %of proposed gross profit margin		
(iii) Agreed grace period		1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

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
<u>Proposed items:</u>		40,000	40,000
Total Capital	1,05,000	40,000	1,45,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

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

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

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,200	36,000	4,32,000
<i>Less: Cost of sales (B)</i>	720	21,600	2,59,200
Profit (C) [C=(A-B)]	480	14,400	1,72,800
<i>Less: Operating Costs</i>			
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 Expenses 10,000)*10%		42	500
<i>Total Operating Cost (F)</i>		10,842	1,30,100
Net Profit (E-F):		3,558	42,700

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	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
<i>Less: Operating Costs</i>						
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.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
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

STRENGTH

- Skilled and experience
- Relationship with GB
- Demand from Locality
- Good communicational Skill
- Well known businessman

WEAKNESS

- Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft
- Fire



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

মাতা: নমিতা রানী দাস

Date of Birth: **11 Apr 1985**

রিপন দাস

ID NO: **1219073751399**



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

২নং হরিপুর ইউনিয়ন পরিষদ

থানাঃ দানিরাবনগর, জেলাঃ শ্রীক্ষমতাবতীয়া।

বাবসা সচরোক্ত অনুমতি পত্র


বহিঃ নং- ০২

উদ্ভিদ নং-
 মেসার্স/জনাব 256 আদিত্য আনিচাঁদী
 পিতা/স্বামী নাম- জিগন দাস
 মাতার নাম- মঞ্জিলা কলী দাস
 বাবসারী ঠিকানাঃ গ্রাম- বনিরুই
 ডাকঘর- বনিরুই থানা : দানিরাবনগর, জেলাঃ শ্রীক্ষমতাবতীয়া।
 স্থায়ী ঠিকানাঃ গ্রাম- বনিরুই
 ডাকঘর- বনিরুই
 উপজেলাঃ দানিরাবনগর
 জেলাঃ ঝিনাইদহ
 ব্যবসার ধরণঃ বিঃস্বার্থে কৃষিত কারক ও বিক্রয়
 লাইসেন্স কিস্যে জেও
 কথায়ঃ কৃষিক মনস্বয়

স্বাক্ষর পরিশোধ করায় উপরোক্ত বাবসা করিবার জন্য অনুমতি পত্র প্রদান করা হইল।

করকাল বাল ১শা জুলাই/২০১৭ খ্রিঃ হইতে ৩০ শে জুন/ ২০১৮-খ্রিঃ পর্যন্ত।

তারিখঃ ২৩ জু/১৭


 মোঃ আমিন ইসলাম
 চেয়ারম্যান (সচরোক্ত)
 ২নং হরিপুর ইউনিয়ন পরিষদ
 দানিরাবনগর, জেলাঃ শ্রীক্ষমতাবতীয়া।





















thank
you!