

# NOYON SANITARY



33rd Design Lab (Executive)  
19 October 2014

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**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>NOYON</b>
Age	:	03-02-1996 (18 Years seven month)
Education, till to date	:	Class Seven
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 4 Sister
Address	:	Vill: Barua (Nondon para)P.O: Barua P.S: Khilkheta Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>ANJO</b>
(iii) Father's name	:	Mr. <b>MD BAKKAS MIA</b>
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 01 (Female), Member ID: 1005/3, Group No: 01 Member since:07-05-2007 (7 Years) First loan: 5,000 Taka.
Further Information:		Existing loan: 15,000 Taka Outstanding loan: 2,130 Taka
(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	:	Five years experience in running business. He has three year hand training from his father.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01931-300268
Sister in law Contact No.	:	01835-089681
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>NOYON SANITARY</b>
Location	:	At entrepreneur own house, Barua, khilket, Dhaka
Total Investment in BDT	:	1,57,000 taka
Financing	:	Self BDT 57,000 (from existing business) 36% Required Investment BDT 1,00,000 (as equity) 64%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing producing goods like; Pier, Ring- Slab, Piller, Cement Bowl etc.</li><li>▪The Business will be increase from the second year 5% gradually.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪After getting equity fund another one employee will be appointed.</li><li>▪Collects raw materials from Barua Bazar.</li><li>▪Agreed grace period is 4 months.</li><li>▪The product selling at local market.</li></ul>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Anjo is a member of Grameen Bank since 7 years. At first she took 5,000 taka loan from Grameen Bank. Anjo gradually took loan from GB. Utilize loan in their own Noyon Sanitary business. She also made a house. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

# Existing Business

BDT (TK)

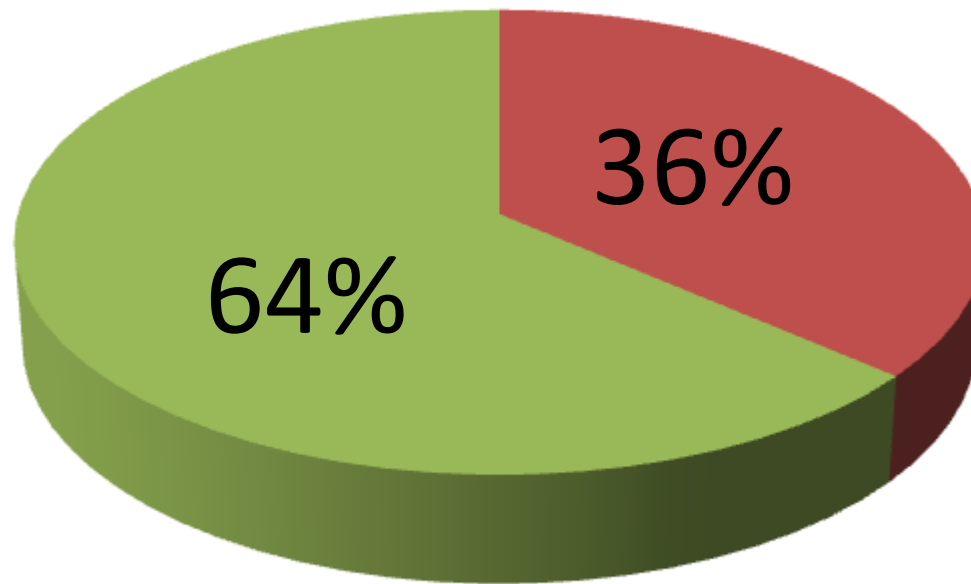
Particular	Weekly	Monthly	Yearly
<b>Revenue (sales)</b>			
Pillar (40 x 90)	3,600	14,400	172,800
Pier (10 x 450)	4,500	18,000	216,000
Ring (75 x 225)	16,875	67,500	810,000
Slab (5 x 375)	1,875	7,500	90,000
Bowl (5 x 450)	2,250	9,000	108,000
<b>Total Sales (A)</b>	<b>29,100</b>	<b>116,400</b>	<b>1,396,800</b>
<b>Less. Variable Expense</b>			
Pillar (40 x 68)	2,720	10,880	130,560
Pier (10 x 338)	3,380	13,520	162,240
Ring (75 x 169)	12,775	51,100	613,200
Slab (5 x 280)	1,400	5,600	67,200
Bowl (5 x 346)	1,730	6,920	83,040
<b>Total variable Expense (B)</b>	<b>22,005</b>	<b>88,020</b>	<b>1,056,240</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>7,095</b>	<b>28,380</b>	<b>340,560</b>
<b>Less. Fixed Expense</b>			
Head-Mason		9,000	108,000
Salary (self)		6,000	72,000
Transportation		4,000	48,000
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>19,300</b>	<b>231,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,080</b>	<b>108,960</b>

# INVESTMENT BREAKDOWN

<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Forma	36,000	-	36,000
Cement, Concrete, Sand, Steel etc	21,000	1,00,000	1,21,000
<b>Total</b>	<b>57,000</b>	<b>1,00,000</b>	<b>1,57,000</b>

# Source of Finance

- Entrepreneur's Contribution 57,000
- Investor's Investment 100,000
- Total 157,000





# Financial Projection

BDT (TK)

Particular	Weekly	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Pillar (65 x 90)	5,850	23,400	280,800	294,840	309,582
Pier (15 x 450)	6,750	27,000	324,000	340,200	357,210
Ring (120 x 225)	27,000	108,000	1,296,000	1,360,800	1,428,840
Slab (10 x 375)	3,750	15,000	180,000	189,000	198,450
Bowl (5 x 450)	2,250	9,000	108,000	113,400	119,070
<b>Total Sales (A)</b>	<b>45,600</b>	<b>182,400</b>	<b>2,188,800</b>	<b>2,298,240</b>	<b>2,413,152</b>
<b>Less. Variable Expense</b>					
Pillar (65 x 68)	4,420	17,680	212,160	222,768	233,906
Pier (15 x 338)	5,070	20,280	243,360	255,528	268,304
Ring (120 x 169)	20,280	81,120	973,440	1,022,112	1,073,218
Slab (10 x 281)	2,810	11,240	134,880	141,624	148,705
Bowl (5 x 338)	1,690	6,760	81,120	85,176	89,435
<b>Total variable Expense (B)</b>	<b>34,270</b>	<b>137,080</b>	<b>1,644,960</b>	<b>1,727,208</b>	<b>1,813,568</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>11,330</b>	<b>45,320</b>	<b>543,840</b>	<b>571,032</b>	<b>599,584</b>
<b>Less. Fixed Expense</b>					
Head-Mason ( 300 x 30)		9,000	108,000	113,400	119,070
Labor (200 x 30)		6,000	72,000	75,600	79,380
Salary (self)		8,000	96,000	100,800	105,840
Transportation		6,000	72,000	75,600	79,380
Mobile bill & SMS Monitoring		500	6,000	6,300	6,615
<b>Non Cash Item</b>					
Depreciation		600	7,200	7,200	7,200
<b>Total Fixed Cost</b>		<b>30,100</b>	<b>361,200</b>	<b>378,900</b>	<b>397,485</b>
<b>Net Profit (E) [C-D)</b>		<b>15,220</b>	<b>182,640</b>	<b>192,132</b>	<b>202,099</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>

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

<b><i>Sl #</i></b>	<b><i>Particulars</i></b>	<b><i>Year 1 (BDT)</i></b>	<b><i>Year 2 (BDT)</i></b>	<b><i>Year 3 (BDT)</i></b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	182,640	192,132	202,099
1.3	Depreciation (Non cash item)	7,200	7,200	7,200
1.4	Opening Balance of Cash Surplus		149,840	309,172
	<b>Total Cash Inflow</b>	<b>289,840</b>	<b>349,172</b>	<b>518,471</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>149,840</b>	<b>309,172</b>	<b>478,471</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:2  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures











# PICTURE OF NOBIN UDYOKTA & MOTHER

