

## Proposed NU Business Name: **MA SANITARY**



Project identification and prepared by: Sahab Uddin,  
Ashulia Unit, Dhaka

Project verified by: Md Rofiqul Islam



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

Name	:	<b>MD ZIA UDDIN</b>
Age	:	07-07-1988 (27 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brother and 1 Sister
Address	:	Vill: South Kalma P.O: Dairy farm, P.S: Savar 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	:	<b>PARUL BEGUM</b>
(iii) Father's name	:	<b>MD SHAHE ALAM</b>
(iv) GB member's info	:	Branch: Ashulia , Centre # 44 (Female), Member ID: 6924/1, Group No: 14 Member since: 25-05-2011 (04 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 15,000 Outstanding loan: BDT 14,200
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01673-545976
Mother Contact No.	:	01727-677560
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

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

PARUL BEGUM is a member of Grameen Bank since 04 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA SANITARY</b>
Location	:	Kolma, Savar, Dhaka
Total Investment in BDT	:	BDT 3,84,000
Financing	:	Self BDT 2,34,000 (from existing business) 61% Required Investment BDT 1,50,000 (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 04 ft= 40 square ft
Security of Shop	:	BDT 40,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing cloths like; Energy bulb, Lock, Pipe, Parts, Basin, Umbrella, various electric and sanitary item.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Nobabpur, Dhaka.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

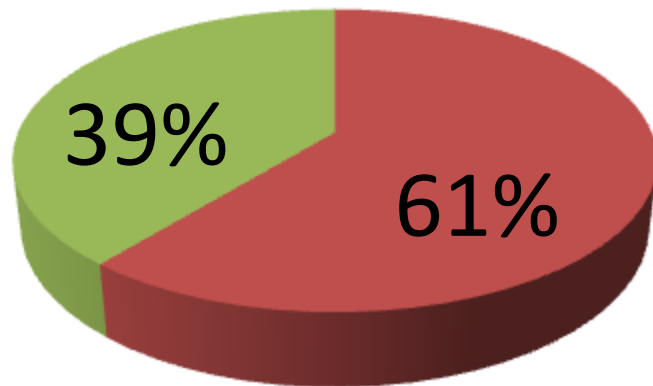
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electronics & Sanitary goods	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Electronics & Sanitary goods	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
electricity bill		500	6,000
Mobile Bill		300	3,600
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Guard		100	1,200
Entertainment		300	3,600
Mosque bill		50	600
<b>Total fixed Cost (D)</b>		<b>10,250</b>	<b>123,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,750</b>	<b>93,000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Energy bulb, Lock, Pipe, Parts, Basin, Umbrella, various electric and sanitary item	2,34,000	-	2,34,000
Motor (5 x 13,500)	-	67,500	67,500
Pipe (300ft x 600)	-	18,000	18,000
Tank (5 x 7,000)	-	35,000	35,000
Parts item	-	29,500	29,500
<b>Total</b>	<b>2,34,000</b>	<b>1,50,000</b>	<b>3,84,000</b>

## Source of Finance



- Entrepreneur's Contribution 234,000
- Investor's Investment 150,000
- Total 384,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Electronics & Sanitary goods	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>					
Electronics & Sanitary goods	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity bill		500	6,000	7,000	8,000
Mobile bill & SMS Monitoring		400	4,800	5,500	6,000
Transportation		4,500	54,000	56,000	58,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	4,000	5,000
Guard		100	1,200	1,500	1,800
Guard		50	600	700	900
<b>Total Fixed Cost</b>		<b>14,850</b>	<b>178,200</b>	<b>182,700</b>	<b>187,700</b>
<b>Net Profit (E) [C-D]</b>		<b>15,150</b>	<b>181,800</b>	<b>195,300</b>	<b>209,200</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	181,800	195,300	209,200
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		121,800	257,100
	<b>Total Cash Inflow</b>	<b>331,800</b>	<b>317,100</b>	<b>466,300</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>121,800</b>	<b>257,100</b>	<b>406,300</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 10 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



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# FAMILY PICTURE

