Proposed NU Business Name: MAA SANITARY & HARDWARE



Project identification and prepared by: Md Abu Bakkar Siddique, Dokshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD MOSHIUR RAHMAN SUMON	
Age	:	03-08-1983 (32 Years)	
Education, till to date	:	SSC Pass	
Marital status	:	Married	
Children	:	Nil	
No. of siblings:	:	4 Brothers	
Address	:	Vill: Dubadia P.O: Uttarkhan P.S: Uttarkhan Dist: Dhaka	
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 SAHIDA BEGUM MD NURUL HOQ Branch: Dokshinkhan Uttara, Centre # 64 (Female), Member ID: 4969, Group No: 01 Member since: 09-07-2005 (10 Years) First loan: 8,000 taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 1,00,000 Outstanding loan: BDT 4,900 Father No No 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	:	Ten years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Father's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-075000
Mother Contact No.	:	01675-946164
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

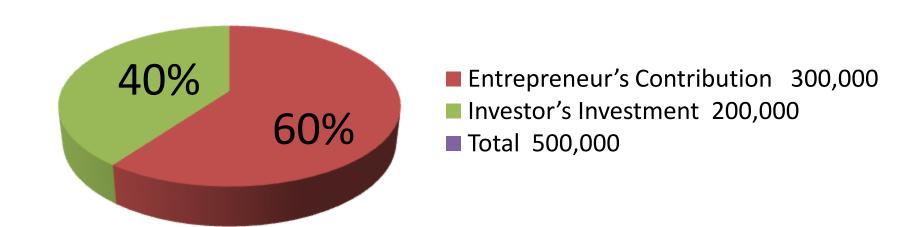
SAHIDA BEGUM is a member of Grameen Bank since 10 years. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home development.

Proposed Nobin Udyokta Business Info				
Business Name	:	MAA SANITARY & HARDWARE		
Location	:	Dobadia Bazaar, Uttarkhan Dhaka		
Total Investment in BDT	:	BDT 5,00,000		
Financing	:	Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of the shop	:	22ft x 30ft = 660 square ft		
Security of shop	:	BDT 80,000		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Pipe, Basin, Water tape, Looking Glass, Tank, Pump, Burner etc. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Nobabpur, Dhaka. Agreed grace period is 4 months. 		

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Sanitary & Hardware	5,300	159,000	1,908,000			
Total Sales (A)	5,300	159,000	1,908,000			
Less. Variable Expense						
Sanitary & Hardware	4,505	135,150	1,621,800			
Total variable Expense (B)	4,505	135,150	1,621,800			
Contribution Margin (CM) [C=(A-B)	795	23,850	286,200			
Less. Fixed Expense						
Rent		7,000	84,000			
electricity bill		400	4,800			
Mobile Bill		400	4,800			
Salary (self)		5,000	60,000			
Generator bill		100	1,200			
Transportaiton		1,000	12,000			
Entertainment		300	3,600			
Guard		200	2,400			
Total fixed Cost (D)		14,400	172,800			
Net Profit (E) [C-D)		9,450	113,400			

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Pipe, Basin	1,00,000	-	1,00,000			
Water tape, Looking Glass	1,00,000	-	1,00,000			
Tank, Pump, Burner etc.	1,00,000	-	1,00,000			
Plastic Door	-	50,000	50,000			
Pump	-	30,000	30,000			
Pipe	-	80,000	80,000			
Fittings & Others	-	40,000	40,000			
Total	3,00,000	2,00,000	5,00,000			

Source of Finance



Financial Projection (BDT)							
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)							
Medicine	7,700	231,000	2,772,000	2,910,600	3,056,130		
Total Sales (A)	7,700	231,000	2,772,000	2,910,600	3,056,130		
Less. Variable Expense							
Medicine	6,545	196,350	2,356,200	2,474,010	2,597,711		
Total variable Expense (B)	6,545	196,350	2,356,200	2,474,010	2,597,711		
Contribution Margin (CM) [C=(A-B)	1,155	34,650	415,800	436,590	458,420		
Less. Fixed Expense							
Rent		7,000	84,000	84,000	84,000		
Electricity bill		400	4,800	5,500	6,000		
Mobile bill & SMS Monitoring		500	6,000	7,000	7,500		
Transportation		1,500	18,000	20,000	22,000		
Salary (self)		5,000	60,000	60,000	60,000		
Generator bill		100	1,200	36,000	36,000		
Entertainment		300	3,600	4,000	4,500		
Guard		200	2,400	3,000	3,000		
Total Fixed Cost		15,000	180,000	219,500	223,000		
Net Profit (E) [C-D)		19,650	235,800	217,090	235,420		
Investment Payback			80,000	80,000	80,000		

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	235,800	217,090	235,420
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		155,800	292,890
	Total Cash Inflow	435,800	372,890	528,310
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr.			
2.3	Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	155,800	292,890	448,310

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 10 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

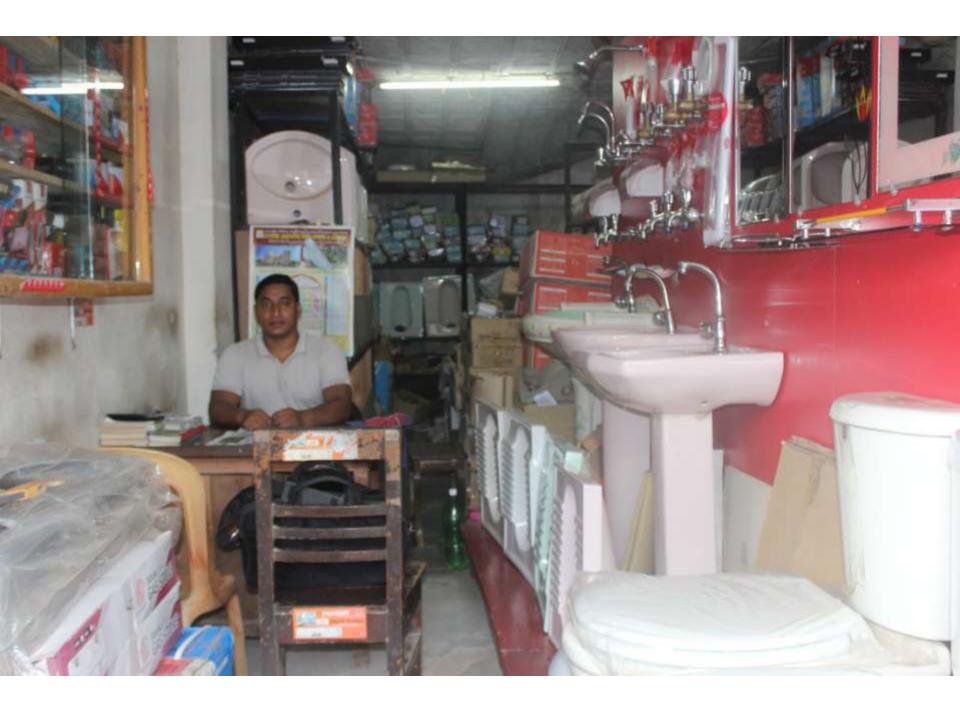
Theft

Fire

Political unrest

Pictures







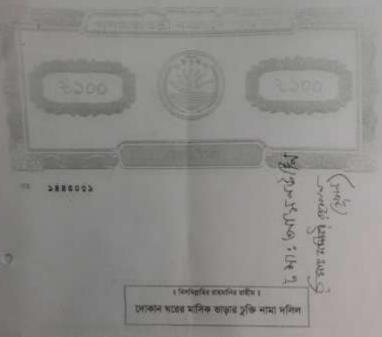












মোর আমিন উদ্দিন, লিভান্তক করে উদিদ, নাচনোবাদিয়া বাধার, গোর ও বানা উর্বেশন, ভিনা-এখা। आवीतता बाज्यसम् वर्ष देशस्य (सन् ग्रन्थ)।

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মেও মণিটর হেমান কুমন, পিয়ানের দুলব হয়, সা লোহদিয়া বাহার, পোচ ও গানা উত্তথান, বিলা तावा । वालीवार वारताव्यति, वर्ष देशवाद, व्यन्त-वर्धवत् ।

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FAMILY PICTURE

