

Proposed NU Business Name: **MA BABAR DOA SANITARY**



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL KADIR
Age	:	16-01-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Sons 1 Daughter
No. of siblings:	:	6 Brothers and 4 Sisters
Address	:	Vill: Chor baghun P.O: Baghun-1613, P.S: Kaliganj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JORINA BEGUM
(iii) Father's name	:	MD. GIAS UDDIN
(iv) GB member's info	:	Branch: Chandpur, Centre # 34(Female), Member ID: 2452, Group No:03 Member since: 15/08/1996 (20Years) First loan: BDT 3,000 /- Existing Loan: 30,000/-
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: <u>Nil</u>
(vi) Mobile lady	:	
(vii) Grameen Education Loan	:	Father
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	06 years experience in running business. He has 02 years training
Other Own/Family Sources of Income	:	Cow Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-382457
Family's Contact No.	:	01775-528641
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DOA SANITARY
Location	:	Chandpur Bazar, Gazipur
Total Investment in BDT	:	BDT 1,25,000/-
Financing	:	Self BDT 75,000/- (from existing business) 60% Required Investment BDT 50,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100 sq. ft
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: Wire, Rod, Cement, Sand, Bricks etc.▪Average 40% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tongi, Dhaka .▪Agreed grace period is 3 months.

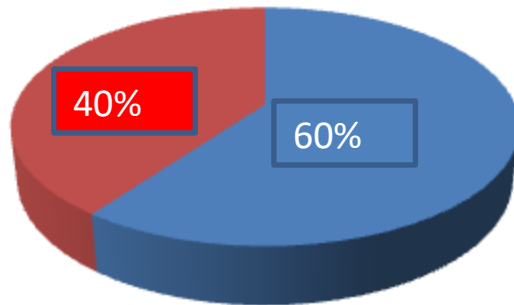
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Wire, Rod, Cement, Sand, Bricks etc.	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Wire, Rod, Cement, Sand, Bricks etc.	720	21,600	259,200
Total variable Expense (B)	720	21,600	259,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		900	10,800
Electricity Bill		200	2,400
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		150	1,800
Guard		150	1,800
Mobile Bill		300	3,600
Total fixed Cost (D)		8,700	104,400
Net Profit (E) [C-D]		5,700	68,400

Investment Breakdown 90,00020,000

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
M S Wire	500 kg	60	30,000	250 kg	60	15,000	45,000
Rod 2''	300 kg	60	18,000	250 kg	60	15,000	33,000
Cement	12 Sacks	400	4,800	25 Sacks	400	10,000	14,800
Sand	02 Truck	3,200	6,400	01 Truck	3,200	3,200	9,600
Bricks	-	-	13,000	-	-	6,000	19,000
Others	-	-	2,800	-	-	800	3,600
Total			75,000			50,000	125,000

Source of Finance



- Entrepreneur's Contribution - 75,000
- Investor's Investment- 50,000
- Total Invesment- 1,25,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Wire, Rod, Cement, Sand, Bricks etc.	1,600	48,000	576,000	604,800	635,040
Total Sales (A)	1,600	48,000	576,000	604,800	635,040
Less. Variable Expense					
Wire, Rod, Cement, Sand, Bricks etc.	960	28,800	345,600	362,880	381,024
Total variable Expense (B)	960	28,800	345,600	362,880	381,024
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Rent		900	10,800	12,000	12,000
Electricity Bill		200	2,400	2,500	2,600
Transportation		2,500	30,000	30,000	31,000
Mobile Bill		350	4,200	4,200	4,300
Entertainment		150	1,800	1,900	2,000
Guard		150	1,800	1,800	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		9,250	111,000	112,400	113,900
Net Profit (E) [C-D]		9,950	119,400	129,520	140,116
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	119,400	129,520	140,116
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		99,400	208,920
	Total Cash Inflow	169,400	228,920	349,036
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	99,400	208,920	329,036

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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

বিসমিল্লাহির রাহমানির রাহীম

মা-বাবার দোয়া স্যানিটাইজার

বঙ্গ চুল্লী বিক্রয় ও সেবা কেন্দ্র
কতিপয় বস
সিদ্দিকুল
কোমল
কতিপয়

প্রোঃমোঃ কাদির

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কোমল
কতিপয়

এখানে সকল প্রকার স্যানিটাইজার মালামাল ইটা, বালী, গিমেণ্ড পাওয়া যায়
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মোবাঃ 01765382457.

বংতুলি

















FAMILY PICTURE