

## Proposed NU Business Name: **M/S ADDIN SANITARY STORE**



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Project verified by: MD. Samsul Arefin



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

Name	:	<b>Kawsar Shikdar</b>
Age	:	17-12-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: East Sutarpara, P.O: Dohar, P.S: Dohar , 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>Hasina</b>
(iii) Father's name	:	<b>Falu Shikdar</b>
(iv) GB member's info	:	Branch: Meghula, Centre # 19 (Female), Member ID:3253/1 , Group No: 06 Member since: 1992- 2000(08Years) First loan: BDT 5,000/- Last loan: BDT 30,000-, Outstanding loan: BDT Nill
Further Information:		
(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	:	12 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01928-352330
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HASINA** joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S ADDIN SANITARY STORE</b>
Location	:	Sutarpara Hall Bazar, Dohar,Dhaka.
Total Investment in BDT	:	BDT 450,000
Financing	:	Self BDT 400,000(from existing business) 89% Required Investment BDT 50,000(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 10ft= 300 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing products like pan,basin,hardware &amp; electric item</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

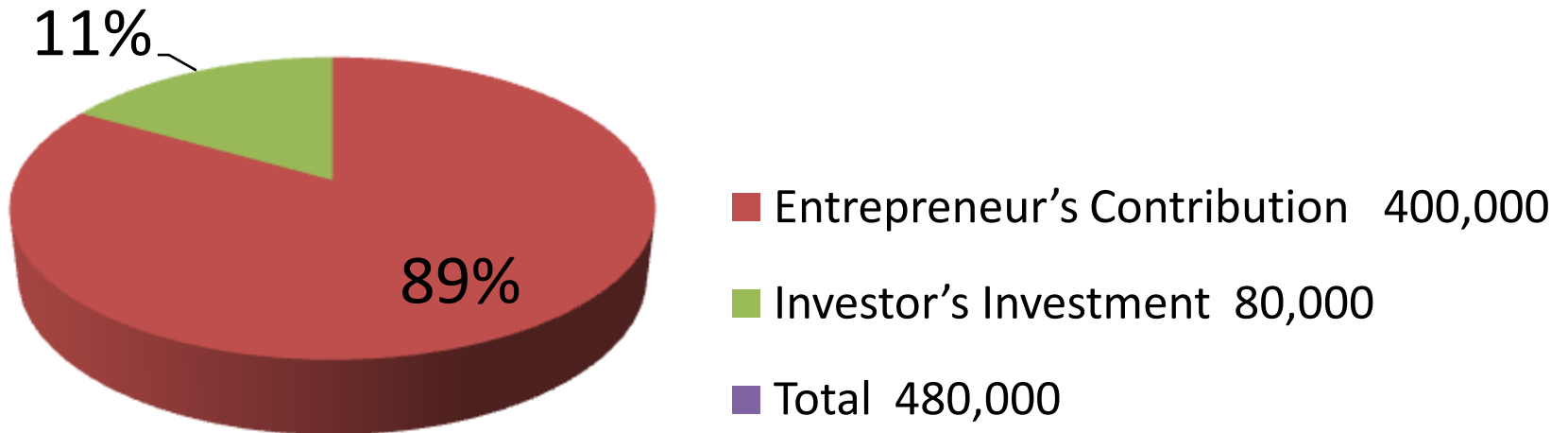
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pan,basin,hardware item	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less. Variable Expense</b>			
Pan,basin,hardware item	3200	96000	1152000
<b>Total variable Expense (B)</b>	3200	96000	1152000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24000	288000
<b>Less. Fixed Expense</b>			
Rent		2500	30000
Mobile Bill		300	3600
Transportation		3000	36000
Electricity Bill		1000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Security Guard		100	1200
Genaretor		100	1200
<b>Total fixed Cost (D)</b>		13000	156000
<b>Net Profit (E) [C-D]</b>		11000	132000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Hardware item	00	00	100,000	00	00	50,000	150,000
Electric item	00	00	100000	00	00		100000
Basin	00	00	100000	00	00	0	100000
Others		0		0	0	0	
Security			100,000				100,000
<b>Total</b>			<b>400000</b>			<b>50,000</b>	<b>450,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Pan,basin,hardware item	5000	150000	1800000	1890000	1984500
		0	0	0	0
<b>Total Sales (A)</b>	5000	150000	1800000	1890000	1984500
<b>Less. Variable Expense</b>		0	0	0	0
Tablet,Capsul,Injaction & Sirap	4000	120000	1440000	1512000	1587600
		0	0	0	0
<b>Total variable Expense (B)</b>	4000	120000	1440000	1512000	1587600
<b>Contribution Margin (CM) [C=(A-B)]</b>	1000	30000	360000	378000	396900
<b>Less. Fixed Expense</b>					
Rent		2500	30000	30000	30000
Mobile Bill		300	3600	3800	3800
Transportation		1000	12000	12000	12000
Electricity Bill		1000	12000	12000	12000
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3800	3800
Security Guard		800	9600	9600	9600
<b>Total fixed Cost (D)</b>		13000	156000	156400	156400
<b>Net Profit (E) [C-D]</b>		17000	204000	221600	240500
<b>Investment Payback</b>			20000	20000	20000



# *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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	204000	221600	240500
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		70000	271600
	<b>Total Cash Inflow</b>	<b>254000</b>	<b>291600</b>	<b>512,100</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>184,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70000</b>	<b>271600</b>	<b>492,100</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
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



# FAMILY PICTURE

