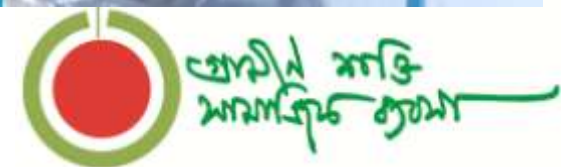


Proposed NU Business Name: **M/S MA SANITARY AND TUBEWELL STORE**



Project identification and prepared by: Md : Anarul
Islam, Mawna Unit, Dhaka

Project verified by: Siddiquir Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABUL KALAM
Age	:	01-06-1983(35Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	4 Brother & 3 Sisters
Address	:	Vill: Saitila P.O: Tangra. P.S: Sreepur, 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	:	BIBE SOKINA
(iii) Father's name	:	LATE ABDUL MALEK
(iv) GB member's info	:	Branch: Mawna, Sreepur, Centre # 48 (Female), Member ID: 4283, Group No: 04 Member since: 10-031990-2005 (15Years) First loan: BDT 1,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT :Nill
(v) Who pays GB loan installment	:	No
(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.)	:	No
Business Experiences and Training Info	:	06 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-512206
Family's Contact No.	:	01959-531567
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

BIBE SOKINA joined Grameen Bank since 15 years ago. At first she took BDT 1,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MA SANITARY AND TUBEWELL STORE
Location	:	Saitalia bazar,Mawna,Sreepur,Gazipur
Total Investment in BDT	:	BDT 4,00,000/-
Financing	:	Self BDT 3,30,000/- (from existing business) 83% Required Investment BDT 70,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	07 ft x 35 ft=245 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes;shop,crem,powder, cosmatik ,oill,etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employee. After getting equity fund 1 employee will be appointed▪The Shop is Rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Paip,feting,Gi feting,komat,rall,etc	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Paip,feting,Gi feting,komat,rall,etc	130	3,900	46,800
Total variable Expense (B)	130	3,900	46,800
Contribution Margin (CM) [C=(A-B)]	370	11,100	133,200
Less. Fixed Expense			
Rent		500	6000
Electricity		200	2400
Entertainment		100	1200
Generater		100	1200
Mobile Bill		100	1,200
Salary (self)		4,000	48,000
Transportation		200	2400
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Paip	80	1540	1,23200	30	1,540	46200	1,69,400
Fating	700	150	1,05000	30	150	4500	1,09,500
GI Fating	500	80	40,000			0	40,000
Rall	520	90	46,800			0	46,800
komat	10	80	8000			0	8,000
Other			7,000			19300	26,300
Total			3,30000			70,000	4,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Paip,feting,Gi feting,komat,rall,etc	750	22,500	270,000	283,500	2,97,675
			30,000	30,000	30,000
Total Sales (A)	750	22,500	300,000	313,500	3,27,675
Less. Variable Expense					
Paip,feting,Gi feting,komat,rall,etc	220	6,600	79,200	83,160	87,318
Total variable Expense (B)	220	6,600	79,200	83,160	87,318
Contribution Margin (CM) [C=(A-B)	530	15,900	1,90,800	2,00,340	2,10,357
Less. Fixed Expense					
Rent		500	6000	6000	6000
Elect .bill		200	2400	1400	2000
Entertinment		100	1200	1200	2000
Genarotar		100	1200	1200	1200
Mobile Bill		100	1200	3,000	3,700
Salary (self)		4,000	48,000	48,000	48,000
Transportation		200	2,400	2,500	3000
Total Fixed Cost		5,400	64,800	65,500	65,900
Net Profit (E) [C-D)		10,500	1,26,000	134,840	1,44,457
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	1,26,000	1,34,840	1,44,457
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		81,920	1,84,760
	Total Cash Inflow	1,96,000	2,16,760	3,29,217
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	98,000	1,88,760	3,01,217

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

