

Proposed NU Business Name: MS SHAHANA SANITARY



Project identification and prepared by: Abdur Rouf,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD ASHRAFUL ISLAM |
| Age | : | 21-02-1995 (23 Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 03 Brothers, 01 Sister |
| Address | : | Vill: 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 | : | SHAHINUR BEGUM |
| (iii) Father's name | : | MD BABLU MIAH |
| (iv) GB member's info | : | Branch: Ashulia, Centre # 20 (Female), Member ID: 9471/1, Group No: 08 Member since: 10-10-2012 (5 Years) First loan: BDT 5,000 Taka. |
| Further Information: | | Existing loan: BDT 15,000/-, Outstanding loan: 12,030/- |
| (v) Who pays GB loan installment | : | Mather |
| (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.) | : | Sanitary business. |
| Business Experiences and Training Info | : | 3 years experience in running business. 5Years in own business He has no training. |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01928-577991 |
| Family's Contact No. | : | 01924-969240 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHINUR BEGUM Joined Grameen Bank Since 5 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyokta Business Info

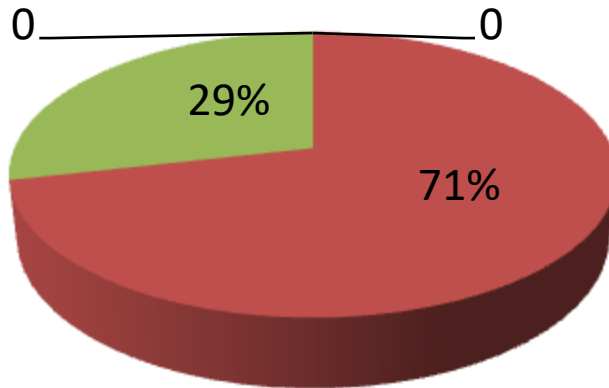
| | | |
|---|---|---|
| Business Name | : | MS SHAHANA SANITARY |
| Location | : | Khagan Bazar, Ashulia, Savar, Dhaka. |
| Total Investment in BDT | : | BDT 7,00,000/- |
| Financing | : | Self BDT 5,00,000 (from existing business) 71% Required Investment BDT 2,00,000 (as equity) 29% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka. |
| Proposed Salary | : | BDT 5,000 Taka. |
| Size of shop | : | 20 ft. x 60 ft. = 1200 Square ft. |
| Implementation | : | <ul style="list-style-type: none">▪ Currently run a Sanitary business.▪ The business is operating by entrepreneur. Existing no Employees.▪ The business is under renting.▪ Collects goods from Saver, Kalampur.▪ Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|--------------|--------------|----------------|
| Revenue(Sales) | | | |
| Sanitary item | 3000 | 90000 | 1080000 |
| | 0 | 0 | 0 |
| Total Sales (A) | 3000 | 90000 | 1080000 |
| Less Variable Expense | | | |
| Sanitary item | 2400 | 72000 | 864000 |
| Total variable Expense (B) | 2,400 | 72000 | 864000 |
| Contribution Margin (CM) [C=(A-B) | 600 | 18000 | 216000 |
| Less Variable Expense | | | |
| Rent | | 1,000 | 12000 |
| Electricity bill | | 1000 | 12000 |
| Transportation | | 1,000 | 12000 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff) | | 0 | 0 |
| Entertainment | | 300 | 3600 |
| Guard | | 350 | 4200 |
| Generator | | 150 | 1800 |
| Bank charge | | 0 | 0 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 9,100 | 109200 |
| Net Profit (E)= [C-D] | | 8,900 | 106800 |

| Investment Breakdown | | | | | | | |
|------------------------------------|----------|------------|-----------------|----------|------------|-----------------|-----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Pipe item | 0 | 0 | 2,00,000 | 0 | 0 | 1,00,000 | 3,00,000 |
| Pan | 0 | 0 | 30,000 | 0 | 0 | 50,000 | 80,000 |
| Be sine item | 0 | 0 | 40,000 | 0 | 0 | 0 | 40,000 |
| Looking Glass, Socket Jumper, etc. | 0 | 0 | 50,000 | 0 | 0 | 25,000 | 75,000 |
| Fittings | 0 | 0 | 50,000 | 0 | 0 | 25,000 | 75,000 |
| Others | 0 | 0 | 30,000 | 0 | 0 | 0 | 30,000 |
| Advance | 0 | 0 | 1,00,000 | 0 | 0 | 0 | 1,00,000 |
| Total= | 0 | 0 | 5,00,000 | 0 | 0 | 2,00,000 | 7,00,000 |

Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 200,000
- Total 700,000

Financial Projection (BDT)

| Particular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|--------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Sanitary item | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales (A) | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| Less Variable Expense | | | 0 | | |
| Sanitary item | 3200 | 96000 | 1152000 | 1209600 | 1270080 |
| | | | 0 | | |
| Total variable Expense (B) | 3,200 | 96000 | 1152000 | 1209600 | 1270080 |
| Contribution Margin (CM) [C=(A-B) | 800 | 24000 | 288000 | 302400 | 317520 |
| Less Variable Expense | | | 0 | | |
| Rent | | 1,000 | 12000 | 12,000 | 12000 |
| Electricity bill | | 1200 | 14400 | 14900 | 15400 |
| Transportation | | 1,200 | 14400 | 14,900 | 15400 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 400 | 4800 | 4800 | 4800 |
| Guard | | 350 | 4200 | 4200 | 4200 |
| Generator | | 150 | 1800 | 1800 | 1800 |
| Bank charge | | 0 | 0 | 0 | 0 |
| Mobile bill | | 400 | 4800 | 4900 | 5000 |
| Total fixed cost (D) | | 9,700 | 114,600 | 115,700 | 116800 |
| Net Profit (E)= [C-D] | | 14300 | 171600 | 186,700 | 200720 |
| Investment Payback | | | 80,000 | 80,000 | 80,000 |

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

| SR# | <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 | 200,000 | | |
| 1.2 | Net Profit | 171,600 | 186,700 | 200720 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 91,600 | 198300 |
| | Total Cash Inflow | 371600 | 278300 | 399020 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 200,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 80000 | 80000 | 80000 |
| | Total Cash Outflow | 280,000 | 80000 | 80000 |
| 3 | Net Cash Surplus | 91,600 | 198300 | 319020 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Khagan Bazar, Ashulia,
Savar, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures







NPOLY DOOR







ONLY DOOR

6/10

N POLY DOOR

MPC FITTING

MPC FITTING

MPC FITTING

MPC FITTING









