

Proposed NU Business: Polan Sanitary



Project identification and prepared by: Md Nazim Uddin,
Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. POLAN MIAH
Age	:	09-08-1983 (34 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	5 Brothers 4 Sisters
Address	:	Vill: DUYAJANI , P.O:NAGARPAR ,P.S: Nagarpur, Dist: Tangail.

Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name MOST:	:	ROBI BEGUM
(iii) Father's name:	:	Late NAYAB ALI
(iv) GB member's info	:	Branch: NAGARPAR Centre # 38/M (Female), Member ID: 3633/ Group No:06 Member since: 01-07-1993-(25Years) First loan: BDT = 5000 Last Loan =50000

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, TMSS, BURO, 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 & Skill	:	20 years of business experience.
Own Business and	:	20 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-513762
Family's Contact No.	:	01792-642916
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST : RUBI BEGUM joined Grameen Bank since 25 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

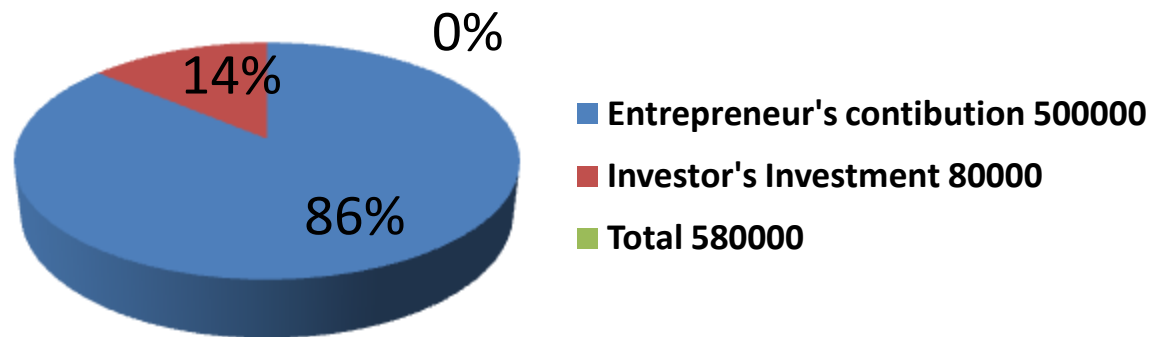
Business Name	:	POLAN SANITARY
Location	:	ARECHA ,ROARD NAGARPAR TANGAIL .
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 5,00,000/- (from existing business) 86 % Required Investment BDT 80,000/- (as equity) 14 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	150 ft x 100ft= 1500square ft
Security of the shop	:	BDT NIL
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods lik :Bboro rang , soto rang balu eit salab etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is Ownner . ▪Collects goods from .tangail ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Senetary Items	5,000	150,000	1,800,000
Servicing	0	0	0
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Senetary Items	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		1000	12,000
Transportation		5000	60,000
Salary (self)		5,000	60,000
Salary (staff)		10,000	120,000
Entertainment		500	6,000
Graud Bill		100	1,200
Generator Bill		0	0
Mobile Bill		500	6,000
Total fixed Cost (D)		22,100	265,200
Net Profit (E) [C-D]		7,900	94,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
4 ring	20	4000	80000	Sad & Bricks	1	40000	40,000	120,000
Small Ring	30	3000	90000	Pataring	1	10000	10,000	100,000
Part Ring	250	200	50000	Rod	10	3000	30,000	80,000
Slav	50	400	20000				0	20,000
daccna	20	200	4000				0	4,000
Pillar	400	400	160000				0	160,000
Macher Khuti	200	100	20000				0	20,000
Khoyer	20	1000	20000				0	20,000
Sad & Bricks	1	45000	45000				0	45,000
Others		11000	11000	Others		0	0	11,000
Security of Shop		0	0					0
Machinaries		0	0					0
Total			500,000				80,000	580,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Senetary Items	6,000	180,000	2,160,000	2,268,000	2,381,400
Servicing	0	0	0	0	0
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Senetary Items	4,800	144,000	1,728,000	1,814,400	1,905,120
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		1,000	12,000	12,600	13,230
Transportation		5,000	60,000	63,000	66,150
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		10,000	120,000	120,000	120,000
Entertainment		500	6,000	6,300	6,615
Graud Bill		100	1,200	1,260	1,323
Generator Bill		0	0	0	0
Mobile Bill		500	6,000	6,300	6,615
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		22,100	265,200	269,460	273,933
Net Profit (E) [C-D]		13,900	166,800	184,140	202,347
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Cash Inflow			
1.2	Investment Infusion by Investor	80,000		
1.3	Net Profit	166,800	184,140	202,347
1.4	Depreciation (Non cash item)	0	0	0
	Opening Balance of Cash Surplus		134,800	286,940
2	Total Cash Inflow	246,800	318,940	489,287
2.1	Cash Outflow			
2.2	Purchase of Product	80,000		
2.3	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
3	Total Cash Outflow	112,000	32,000	32,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 20 Years
Own Business : 20 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









