

Proposed NU Business Name: **RIMU & RAHA SANITARY**



Project identification and prepared by: MD. Abadat Hossain,
Jamurakee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	RASEL MIAH
Age	:	09-10-1982 (33 Years)
Education, till to date	:	Class Three
Marital status	:	Married
Children	:	3 Daughters
No. of siblings:	:	1 Brother 4 Sisters
Address	:	Vill: Katuli, P.O: Lauhati, P.S: Delduar, 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	:	RAHIMA
(iii) Father's name	:	SULTAN MIAH
(iv) GB member's info	:	Branch: Lauhati, Delduar, Centre # 9(Male), Member ID: 7980, Group No: 10 Member since: 19-04-2012 (3 Years) First loan: BDT 4,000 taka.
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: BDT 16,480
(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. He has 3 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-295774
Mother's Contact No.	:	01766-417016
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA joined Grameen Bank since 3 years ago. At first she took 4,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	RIMU & RAHA SANITARY
Location	:	Tartia Bazar, Delduar Tangail.
Total Investment in BDT	:	BDT 2,37,100
Financing	:	Self BDT 1,37,100(from existing business) 58% Required Investment BDT 1,00,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	55 ft x 40 ft= 2200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cement, Steel, Concrete, Sand, Burner, Pier etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing four employee.▪After getting equity fund two employee will be appointed▪The shop is rented.▪Collects goods from Laohati, Tangail.▪Agreed grace period is 4 months.

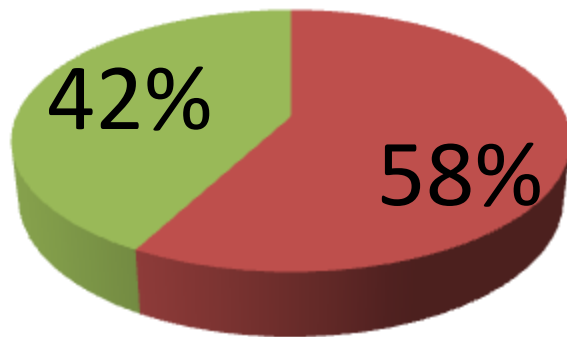
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Sanitary Item	110,000	1,320,000
Total Sales (A)	110,000	1,320,000
Less. Variable Expense		
Sanitary Item	77,000	924,000
Total variable Expense (B)	77,000	924,000
Contribution Margin (CM) [C=(A-B)]	33,000	396,000
Less. Fixed Expense		
Rent	500	6,000
Electricity bill	100	1,200
Mobile Bill	500	6,000
Transportation	2,000	24,000
Salary (self)	5,000	60,000
Salary (Staff)	18,000	216,000
Entertainment	300	3,600
Total fixed Cost (D)	26,400	316,800
Net Profit (E) [C-D]	6,600	79,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cement (4bag x 450)	1,800	40,500	42,300
Steel (rod) 200kg x 50)	10,000	22,500	32,500
Concrete (100 x 75)	7,500	-	7,500
Sand (1500sq.ft x 17)	22,500	7,000	29,500
Brick (3000 x 8)	24,000	30,000	54,000
Pier (100 x 500)	50,000	-	50,000
Slub (15 x 300)	4,500	-	4,500
Ring (24 x 200)	4,800	-	4,800
Burner (10 set x 1200)	12,000	-	12,000
Total	137,100	100,000	237,100

Source of Finance



- Entrepreneur's Contribution 137,100
- Investor's Investment 100,000
- Total 237,100

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Sanitary Item	165,000	1,980,000	2,079,000
Total Sales (A)	165,000	1,980,000	2,079,000
Less. Variable Expense			
Sanitary Item	115,500	1,386,000	1,455,300
Total variable Expense (B)	115,500	1,386,000	1,455,300
Contribution Margin (CM) [C=(A-B)]	49,500	594,000	623,700
Less. Fixed Expense			
Rent	500	6,000	6,000
Electricity bill	100	1,200	1,500
Mobile Bill	600	7,200	8,000
Transportation	3,000	36,000	26,000
Salary (self)	5,000	60,000	60,000
Salary (Staff)	27,000	324,000	324,000
Entertainment	300	3,600	4,000
Total Fixed Cost	36,500	438,000	429,500
Net Profit (E) [C-D]	13,000	156,000	194,200
Investment Payback		60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	156,000	194,200
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		96,000
	Total Cash Inflow	256,000	290,200
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	96,000	230,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:06
Experience & Skill : 12 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















রিমু এন্ড রাহা স্যানিটারি
সে। মোঃ রাসেল মির্জা
বন্ধু চুলা বিক্রয় ও সেবা কেন্দ্র
ফোন নং-০১৭৩৬-২৯৩ ৭৭৪
টিকানাঃ ককোটিয়া বাজার, সড়িহাটি, মেলাতুলার, টাঙ্গাইল।







গ্রামীণ ব্যাংক
সহজ ঋণের পাশ বই শাখা

সহজ ঋণের পাশ বই

নাম: রাহিমা
 ঋণী নং: ৭২৮০
 গ্রুপ নং: ১০
 কেন্দ্র নং: ২/৮
 কেন্দ্রের নাম: কুতুবী ৬/৮
 বই ইস্যুর তারিখ: ১৬/০২/১৪
 শাখা বা বহুপাকের নাম:

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: রাসেল মিয়া
 Name: RASEL MIAH
 পিতা: মুনতাজ মিয়া
 মাতা: হরিমা
 Date of Birth: 09 Oct 1982
 ID NO: 9312365687833

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি ব্যক্তিগত ভাবে
 কেবলমাত্র পাঠ্য পত্রের নিষিদ্ধ পেশা অধিনে অন্য কোনো ভাবে ব্যবহার করা যাবে না।
 ডিজিটাল: প্রমাণপত্র, কার্ডুলিপি, পরিচয় পত্র, কার্ডুলিপি, ডাকঘর কার্ডুলিপি - ১৯০৫,
 প্রস্তুতকারক: সিসটিস

প্রস্তুতকারী কর্তৃপক্ষের স্বাক্ষর প্রস্তুতের তারিখ: ১৬/০৪/১৪

FAMILY PICTURE

