

Proposed NU Business Name: **ARAFAT SANITARY**



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Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | ANIS MIAH |
| Age | : | 10-12-1987 (29 Years) |
| Education, till to date | : | HSC |
| Marital status | : | Married |
| Children | : | 1 Son |
| No. of siblings: | : | 2 Brother & 2 Sisters |
| Address | : | Vill: Shanbari, P.O: Elasin, 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 | : | SUFIA BEGUM |
| (iii) Father's name | : | HAIDER ALI |
| (iv) GB member's info | : | Branch: Elasin Delduar; Centre # 44 (Female), Member ID: 5534/1, Group No: 07 Member since: 11-04-1990 (26 Years) First loan: BDT 3,000/- |
| Further Information: | | Existing Loan: BDT 30,000, Outstanding loan: BDT 10,160/- |
| (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 | : | 6 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01731-084958 |
| Mother's Contact No. | : | 01706-015854 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BEGUM joined Grameen Bank since 26 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | ARAFAT SANITARY |
| Location | : | Elasin High School Road, Tangail |
| Total Investment in BDT | : | BDT 400,000/- |
| Financing | : | Self BDT 300,000/-(from existing business) 75% Required Investment BDT 100,000/-(as equity) 25% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | ft x ft= square ft |
| Security of the shop | : | - |
| Implementation | : | <ul style="list-style-type: none"> ▪Manufacturer of pier. ▪Average 35% gain on sale. ▪The business is operating by entrepreneur. Existing 3 employees. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Ghatail, Bhuyapur, Elasin. ▪Agreed grace period is 3 months. |

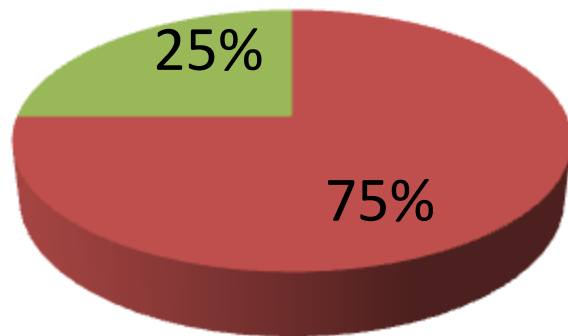
Existing Business (BDT)

| Particular | Monthly | Yearly |
|---|----------------|------------------|
| Revenue (sales) | | |
| Pier | 100,000 | 1,200,000 |
| Total Sales (A) | 100,000 | 1,200,000 |
| Less. Variable Expense | | |
| Pier | 65,000 | 780,000 |
| Total variable Expense (B) | 65,000 | 780,000 |
| Contribution Margin (CM) [C=(A-B)] | 35,000 | 420,000 |
| Less. Fixed Expense | | |
| Rent | 800 | 9,600 |
| Guard | 1,000 | 12,000 |
| Mobile Bill | 200 | 2,400 |
| Salary (self) | 5,000 | 60,000 |
| Transportation | 2,000 | 24,000 |
| salary (staff) | 18,000 | 216,000 |
| Total fixed Cost (D) | 27,000 | 324,000 |
| Net Profit (E) [C-D] | 8,000 | 96,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|-------------|------------|----------------|------------|------------|----------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Pier | 400 | 600 | 240,000 | 0 | 0 | 0 | 240,000 |
| Steel (rod) | 55 | 200 | 11,000 | 100 | 200 | 20,000 | 31,000 |
| Cement | 20 | 450 | 9,000 | 44 | 450 | 19,800 | 28,800 |
| Sand | 1 | 8000 | 8,000 | 1 | 30000 | 30,000 | 38,000 |
| Brick | 4000 | 8 | 32,000 | 25 | 8 | 200 | 32,200 |
| Concrete | 0 | 0 | 0 | 100 | 300 | 30,000 | 30,000 |
| Total | 4476 | | 300,000 | 270 | | 100,000 | 400,000 |

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 100,000
- Total 400,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year |
|---|----------------|------------------|------------------|
| Revenue (sales) | | | |
| Pier | 135,000 | 1,620,000 | 1,701,000 |
| Total Sales (A) | 135,000 | 1,620,000 | 1,701,000 |
| Less. Variable Expense | | | |
| Pier | 87,750 | 1,053,000 | 1,105,650 |
| Total variable Expense (B) | 87,750 | 1,053,000 | 1,105,650 |
| Contribution Margin (CM) [C=(A-B)] | 47,250 | 567,000 | 595,350 |
| Less. Fixed Expense | | | |
| Rent | 800 | 9,600 | 9,600 |
| Guard | 1,000 | 12,000 | 12,000 |
| Mobile Bill | 300 | 3,600 | 4,000 |
| Salary (self) | 5,000 | 60,000 | 60,000 |
| Transportation | 3,000 | 36,000 | 38,000 |
| salary (staff) | 24,000 | 288,000 | 288,000 |
| Total Fixed Cost | 34,100 | 409,200 | 411,600 |
| Net Profit (E) [C-D] | 13,150 | 157,800 | 183,750 |
| Investment Payback | | 60,000 | 60,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 157,800 | 183,750 |
| 1.3 | Depreciation (Non cash item) | | - |
| 1.4 | Opening Balance of Cash Surplus | | 97,800 |
| | Total Cash Inflow | 257,800 | 281,550 |
| 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 | 97,800 | 221,550 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 6 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























FAMILY PICTURE

