

# Proposed NU Business Name: **M/S AGIMON NESA SANITARY**



Project identification and prepared by: Md. Delower hossain,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. AMJAT HOSSAIN</b>
Age	:	13/01/1984 ( 31Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Hailjor P.O: Rayed P.S: Kapashia, 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	:	<b>MST. RAHIMA</b>
(iii) Father's name	:	<b>MD. HAFIJ UDDIN</b>
(iv) GB member's info	:	Branch: Goshinga ,Centre # 54(Female), Member ID: 5558 , Group No: 05 Member since: 15/08/1997-2017 (20Years) First Loan: BDT 10,000 /-, Existing Loan: 10,000/- Outstanding Loan: Nill/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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	:	04 years experience in running business. He has 04 years training
Other Own/Family Sources of Income	:	Cow & Fish Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01786-026596
Family's Contact No.	:	01722-073041
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RAHIMA** joined Grameen Bank since 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S AGIMON NESA SANITARY</b>
Location	:	Amraid Bazar, Gazipur
Total Investment in BDT	:	BDT 6,11,000/-
Financing	:	Self BDT 5,31,000/- (from existing business) 84% Required Investment BDT 80,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft x 15 ft = 450 sq. ft
Security of the shop	:	Nil /-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like: Basin,Comot,Motor, Gazi Pipe, Gazi Fittings, Lira Door, G.I. Fittings, Metal Items, Glass,PVC Items,Tiles etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operated by entrepreneur. Existing 01 employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Alu Bazar, Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

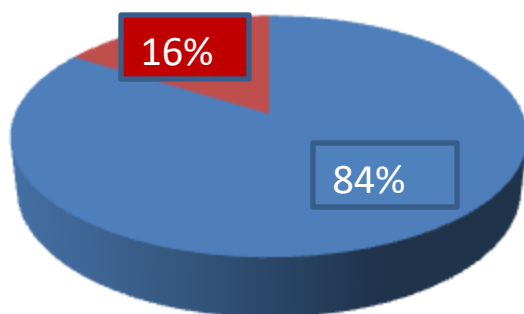
## Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Basin,Comot,Motor, Gazi Pipe, Gazi Fittings, Lira Door, G.I. Fittings, Metal Items, Glass,PVC Items,Tiles etc.	6,000	180,000	2,160,000
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less. Variable Expense</b>			
Basin,Comot,Motor, Gazi Pipe, Gazi Fittings, Lira Door, G.I. Fittings, Metal Items, Glass,PVC Items,Tiles etc.	4,800	144,000	1,728,000
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>4,32,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (staff)		3,000	36,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>10,050</b>	<b>1,20,600</b>
<b>Net Profit (E) [C-D]</b>		<b>25,950</b>	<b>3,11,400</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
Basin	04 pcs	3,500	14,000	05 pcs	3,500	17,500	17,500
Comot	04 pcs	600	2,400	05 pcs	600	3,000	5,400
Motor	02 pcs	11,500	23,000	02 pcs	11,500	23,000	46,000
Gazi Pipe	-	-	90,000	-	-	19,000	1,09,000
Gazi Fittings	-	-	50,000	-	-	-	50,000
Lira Door	30 pcs	1,750	52,500	10 pcs	1,750	17,500	70,000
GI Fittings	-	-	1,50,000	-	-	-	1,50,000
Metal Items	-	-	80,000	-	-	-	80,000
Glass	26 pcs	520	13,520	-	-	-	13,520
PVC Item	-	-	40,000	-	-	-	40,000
Tiles	-	-	15,000	-	-	-	15,000
Other	-	-	580	-	-	-	580
<b>Total</b>			<b>5,31,000</b>			<b>80,000</b>	<b>6,11,000</b>



## Source of Finance

- Entrepreneur's Contribution- 5,31,000
- Investor's Investment- 80,000
- Total Investment-6,11,000

# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Basin,Comot,Motor, Gazi Pipe, Gazi Fittings, Lira Door, G.I. Fittings, Metal Items, Glass,PVC Items,Tiles etc.	8,500	255,000	3,060,000	3,213,000	3,373,650
<b>Total Sales (A)</b>	<b>8,500</b>	<b>255,000</b>	<b>3,060,000</b>	<b>3,213,000</b>	<b>3,373,650</b>
<b>Less. Variable Expense</b>					
Basin,Comot,Motor, Gazi Pipe, Gazi Fittings, Lira Door, G.I. Fittings, Metal Items, Glass,PVC Items,Tiles etc.	6,800	204,000	2,448,000	2,570,400	2,698,920
<b>Total variable Expense (B)</b>	<b>6,800</b>	<b>204,000</b>	<b>2,448,000</b>	<b>2,570,400</b>	<b>2,698,920</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,700</b>	<b>51,000</b>	<b>612,000</b>	<b>642,600</b>	<b>674,730</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		500	6,000	6,000	6,000
Transportation		1000	12,000	13,000	14,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary(staff)		3,000	36,000	36,000	36,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>10,400</b>	<b>1,20,000</b>	<b>1,21,300</b>	<b>1,22,500</b>
<b>Net Profit (E) [C-D]</b>		<b>40,600</b>	<b>4,92,000</b>	<b>5,21,300</b>	<b>5,52,230</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## **Cash flow projection on business plan (Rec. & Pay)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	4,92,000	5,21,300	5,52,230
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		4,60,000	9,49,300
	<b>Total Cash Inflow</b>	<b>5,72,000</b>	<b>9,81,300</b>	<b>15,01,530</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>4,60,000</b>	<b>9,49,300</b>	<b>14,69,530</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family: 0 Others: 01  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



স্বাস্থ্য সচিব  
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গ্রামীন শাক্ত সামাজিক ব্যবস্থা

৯

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

নাম: শ্বেতার্ম আফ্রিকোম মেছা স্যারনেউসেরি

নাম: বণদামসিয়া, সাজীপুর প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১

সংক্ষিপ্ত জীবন বৃত্তান্ত:

শ্রীঃ আফ্রিকোম শ্বেতার্ম

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জন্ম তারিখ: ১৬/০২/১৯৮৪

জাতীয় পরিচয়পত্র

যোগ্যতা: এস. এস. এস. সি

অবস্থা: বিবাহিত

বয়সের সংখ্যা: ১ ছেলে ~~২~~ মেয়ে

পুত্রের সংখ্যা: ২ মেয়ে ২ ছেলে

ঠিকানা: গ্রাম: হুতুলছোর পো: বামেদ

থানা: বামেদ

থানা: ✓











# FAMILY PICTURE

