

Proposed NU Business Name: JOINT SANITARY



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Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD EMON SARDER
Age	:	03-07-1992(25 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brothers 1 sister
Address	:	Vill:Alka P.O:Fultola P.S:Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAMIDA BEGUM
(iii) Father's name	:	ANOWER HOSSEN
(iv) GB member's info	:	Branch:Fultola , Centre # 06 (Female), Member ID: 1237, Group No: 02 Member since:01-03-2008 raning (09Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 1,20,000 Outstanding loan: 55,000.
(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	:	06 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.	:	01966-939755
Family's Contact No.	:	01714-233598
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAMIDA BEGUM Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JOINT SANITARY
Location	:	Alka,Fultola ,Khulna
Total Investment in BDT	:	BD 2,60,000
Financing	:	Self BDT 2,00,000(from existing business) 77% Required Investment BDT 60,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 15ft= 300 Square ft
Security of the shop	:	3,00,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Ring,Slab,Dakna, etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 02 Employee. After getting equity fund 1 employee will be appointed ▪The Shop is Rented. ▪Collects goods from Fultola. ▪Agreed grace period is 3 months.

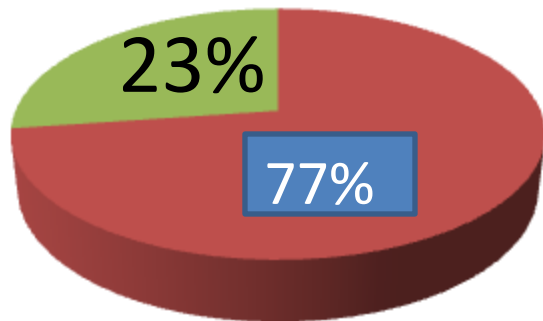
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ring,Slab,Dakna, etc.	5,500	1,65,000	1,980,000
Total Sales (A)	5,500	1,65,000	1,980,000
Less. Variable Expense			
Ring,Slab,Dakna, etc.	4,675	1,40,250	1,683,000
Total variable Expense (B)	4,675	1,40,250	1,680,000
Contribution Margin (CM) [C=(A-B)]	8,25	24,750	2,97,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity bill		5,00	6,000
Transportation		2,350	28,200
Salary (self)		5,000	60,000
Salar (staff)		3,000	3,600
Entertainment		4,00	4,800
Guard		1000	12,000
Genaretor		150	1,800
Mobile bill		3,00	3,600
Total fixed Cost (D)		13,700	1,64,400
Net Profit (E) [C-D]		11,050	1,32,600

Investment Breakdown

Existing					Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Particulars	Qty	Unit Price	Amount (BDT)	Proposed Total
Ring	130	280	36400	Bali	2	12500	25000	61400
Silap	50	300	15000	Koya	01	26000	26000	41000
Dakna	40	250	10000	Ciment	20	380	7600	17600
R CC Pipe	40	900	36000					36000
Pillar	70	600	42000					42000
Chula Set	20	1000	20000					20000
Bentiliter	400	40	16000					16000
Nula	50	80	4000					4000
Nanda	40	400	16000					16000
Others			4600				1400	6000
Total			2,00,000				60,000	2,60,000

Source of Finance



Entrepreneur Investment:
2,00,000
Investor Investment:60,000
Total Investment:2,60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
Revenue (sales)					
Ring,Slab,Dakna, etc.	8,000	2,40,000	2,880,000	3,024,000	3,175,200
Total Sales (A)	8,000	2,40,000	2,880,000	3,024,000	3,175,200
Less. Variable Expense					
Ring,Slab,Dakna, etc.	6,800	2,04,000	2,448,000	2,570,400	2,698,920
Total variable Expense(B)	6,800	2,04,000	2,448,000	2,570,400	2,698,920
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	4,32,000	4,53,600	4,76,280
Less. Fixed Expense					
Rent		1,000	12,000	12000	12000
Electricity bill		6,50	7,800	8,000	8,200
Transportation		2,500	30,000	30,200	30,400
Salary (self)		5,000	60,000	60,000	60,000
Salar (staff)		6,000	72,000	72,000	72,000
Entertainment		500	6000	6000	6000
Guard		1000	12000	12000	12000
Genaretor		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total fixed Cost (D)		17,500	2,10,000	2,11,100	2,12,200
Net Profit (E) [C-D]		18,500	2,22,000	2,42,500	2,64,080
Investment Payback			24,000	24,000	24,000

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

<i>SI #</i>	<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	60,000		
1.2	Net Profit	2,22,000	2,42,500	2,64,080
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,43,000	3,61,500
	Total Cash Inflow	2,82,000	3,85,500	6,25,580
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	55,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	1,39,000	24,000	24,000
3	Net Cash Surplus	1,43,000	3,61,500	6,01,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 02
Experience & Skill : 06 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

