

**Proposed NU Business Name: ANISHA SENITARY**



Project identification and prepared by: Shahin Mia,  
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



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

Name	:	<b>TORIKUL ISLAM MILON</b>
Age	:	07-02-1981 (36 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	01 Son, 02 Daughter
No. of siblings:	:	06 Brothers, 02 Sisters
Address	:	Vill: South Kalma , P.O: Dairy Farm, P.S: Savar, Dist: Dhaka.
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>MOMTAZ BEGUM</b>
(iii) Father's name	:	<b>MD TOFAZZAL HOSSAIN</b>
(iv) GB member's info	:	Branch: Ashulia, Centre # 11 (Female), Member ID: 3866/1, Group No: 05 Member since: 02-03-2010 (07 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 10,000/-, Outstanding loan: 8,020/-
(v) Who pays GB loan installment	:	Mather
(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.)	:	Sanitary business.
Business Experiences and Training Info	:	17 years experience in running business. 15 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-077411
Family's Contact No.	:	01850-620360
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOMTAZ BEGUM** Joined Grameen Bank Since 07 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANISHA SENITARY</b>
Location	:	Kalma-01, Dairy Farm, Savar, Dhaka.
Total Investment in BDT	:	BDT 12,10,000/-
Financing	:	Self BDT 9,60,000 (from existing business) 76% Required Investment BDT 250,000 (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	11 ft. x 23 ft. = 253 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪ Currently run a Sanitary business.</li><li>▪ The business is operating by entrepreneur. Existing 01 Employees.</li><li>▪ The business is under renting.</li><li>▪ Collects goods from Dhaka NobabPur.</li><li>▪ Agreed grace period is 3 months.</li></ul>

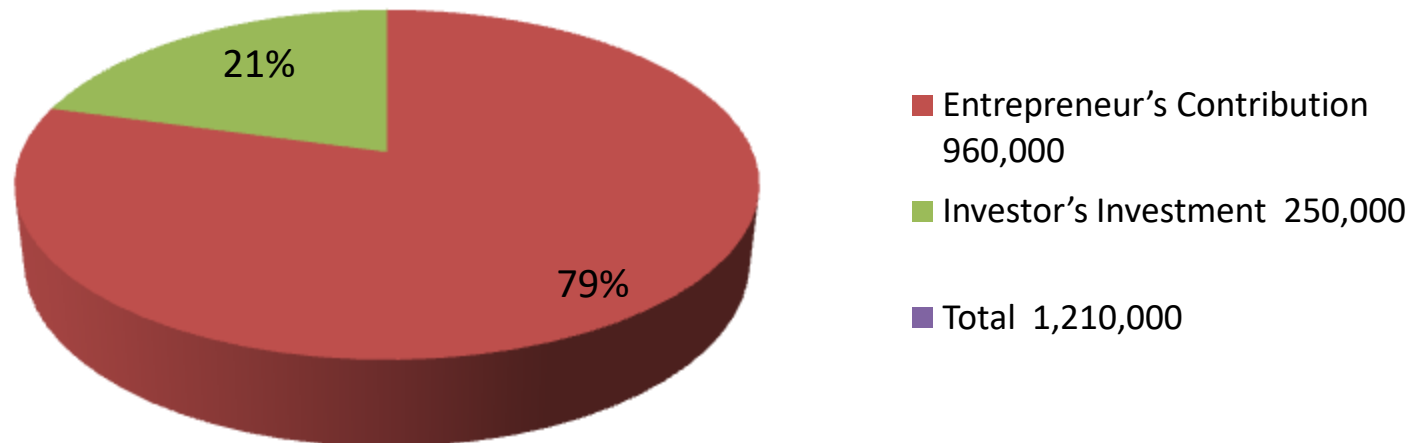
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sanitary item	6000	180000	2160000
	0	0	0
<b>Total Sales (A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>
<b>Less Variable Expense</b>			
Sanitary item	4800	144000	1728000
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144000</b>	<b>1728000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,200</b>	<b>36000</b>	<b>432000</b>
<b>Less Variable Expense</b>			
Rent		4,500	54000
Electricity bill		500	6000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		8000	96000
Entertainment		300	3600
Guard		300	3600
Generator		100	1200
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>21,000</b>	<b>252000</b>
<b>Net Profit (E)= [C-D]</b>		<b>15,000</b>	<b>180000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Pip	10000	40	400,000	3000	40	120,000	520,000
Besine	50	3000	150,000			10,000	160,000
Pan	50	1000	50,000	20	1000	20,000	70,000
G.I. Fitting	5000	40	200,000	0	0	0	200,000
Motor	10	13500	135,000	5	13500	67,500	202,500
Gazi Tang	2	7000	14,000	0	0	0	14,000
Looking Glass	0	0	11,000	0	0	0	11,000
Others	0	0	0	0	0	32,500	32,500
<b>Total</b>	<b>0</b>	<b>0</b>	<b>960,000</b>			<b>250,000</b>	<b>1,210,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Glossary item	7000	210000	2520000	2646000	2778300
<b>Total Sales(A)</b>	<b>7000</b>	<b>210000</b>	<b>2520000</b>	<b>2646000</b>	<b>2778300</b>
<b>Less Variable Expense (B)</b>					
Glossary item	5600	168000	2016000	2116800	2222640
<b>Total Variable Expense</b>	<b>5600</b>	<b>168000</b>	<b>2016000</b>	<b>2116800</b>	<b>2222640</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1400</b>	<b>42000</b>	<b>504000</b>	<b>529200</b>	<b>555660</b>
<b>Less Fixed Expense</b>					
Rent		4,500	54000	54000	54000
Electric Bill		700	8400	100800	1209600
Transportaion		2,400	28800	30240	31752
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		400	4800	4800	4800
Guard		300	3600	3600	3600
Generator		100	1200	1200	1200
Mobile Bill		400	4800	0	0
<b>Total Fixed Cost (D)</b>		<b>21800</b>	<b>260400</b>	<b>349440</b>	<b>1459752</b>
<b>Net Profit (E)= [C-D]</b>		<b>20200</b>	<b>242400</b>	<b>254520</b>	<b>267246</b>
<b>Investment Pay Back</b>			<b>100,000</b>	<b>100,000</b>	<b>100,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	242,400	254520	267246
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		142400	296920
	<b>Total Cash Inflow</b>	<b>492,400</b>	<b>396,920</b>	<b>564,166</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	<b>Total Cash Outflow</b>	<b>350,000</b>	<b>100,000</b>	<b>100,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>142,400</b>	<b>296,920</b>	<b>464,166</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 01  
Experience & Skill : 17 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kalma-01, Dairy Farm,  
Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures



সর্বশেষ সাজাই দেয়া

# গাজা



ট্যাংকস্ এন্ড পাইপস্

GAZIGROUP

## আনিশা স্যানেটারী

১নং কলমা, সাতার, ঢাকা  
মোবাইল : ০১৭৬৫-০৭৭৪১১

গাজা গ্রুপ  
সর্বশেষ সাজাই দেয়া  
১নং কলমা, সাতার, ঢাকা  
মোবাইল : ০১৭৬৫-০৭৭৪১১

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PVC PIPE CEMENT  
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SINGLE-AUTO GAS STOVE  
Single New Design



**SINGLE AUTO GAS STOVE**

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Email: info@hatimgroup.com  
✓ LPG NG



**Brand** STELLA

**Production Date** On the Product

**Quantity** 01

**Ingredients:**  
Chrome Chip, Ball Chip, Seeds & Pottery

**Important:**  
No claim will be acceptable after long-lasting. When setting, verify the product. If there is any defect in ceramic products, please contact with the concerned Dealers of Hatim Group Company, Indonesia 24.

**WARRANTY**

Service Life	1 year 3rd year
Warranty	1-3

**Special:**  
After use, we do not make an error

**NOTE!**  
After use, check the gas valve and the gas pipe. After use, you can all over the gas valve and the gas pipe. After use, you can all over the gas valve and the gas pipe.

**ITEM BELOW THIS**

NO.	QTY
01	01

**REMARK**

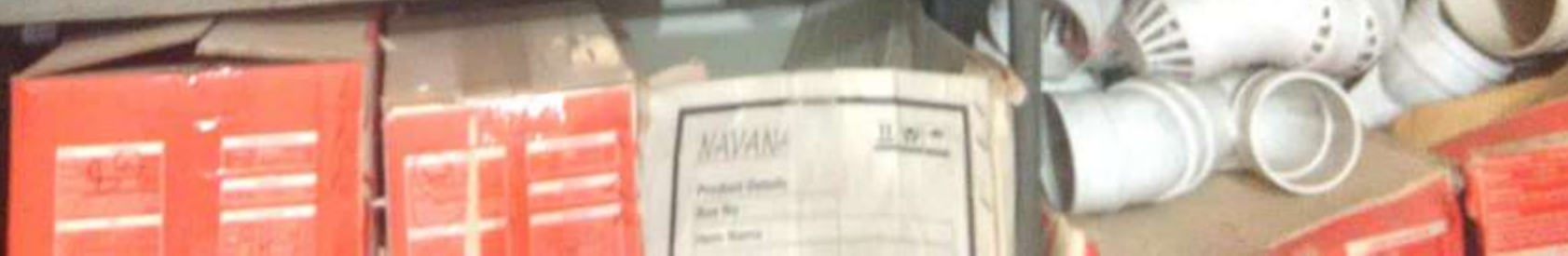
NO.	REMARK
01	01

**DO NOT**

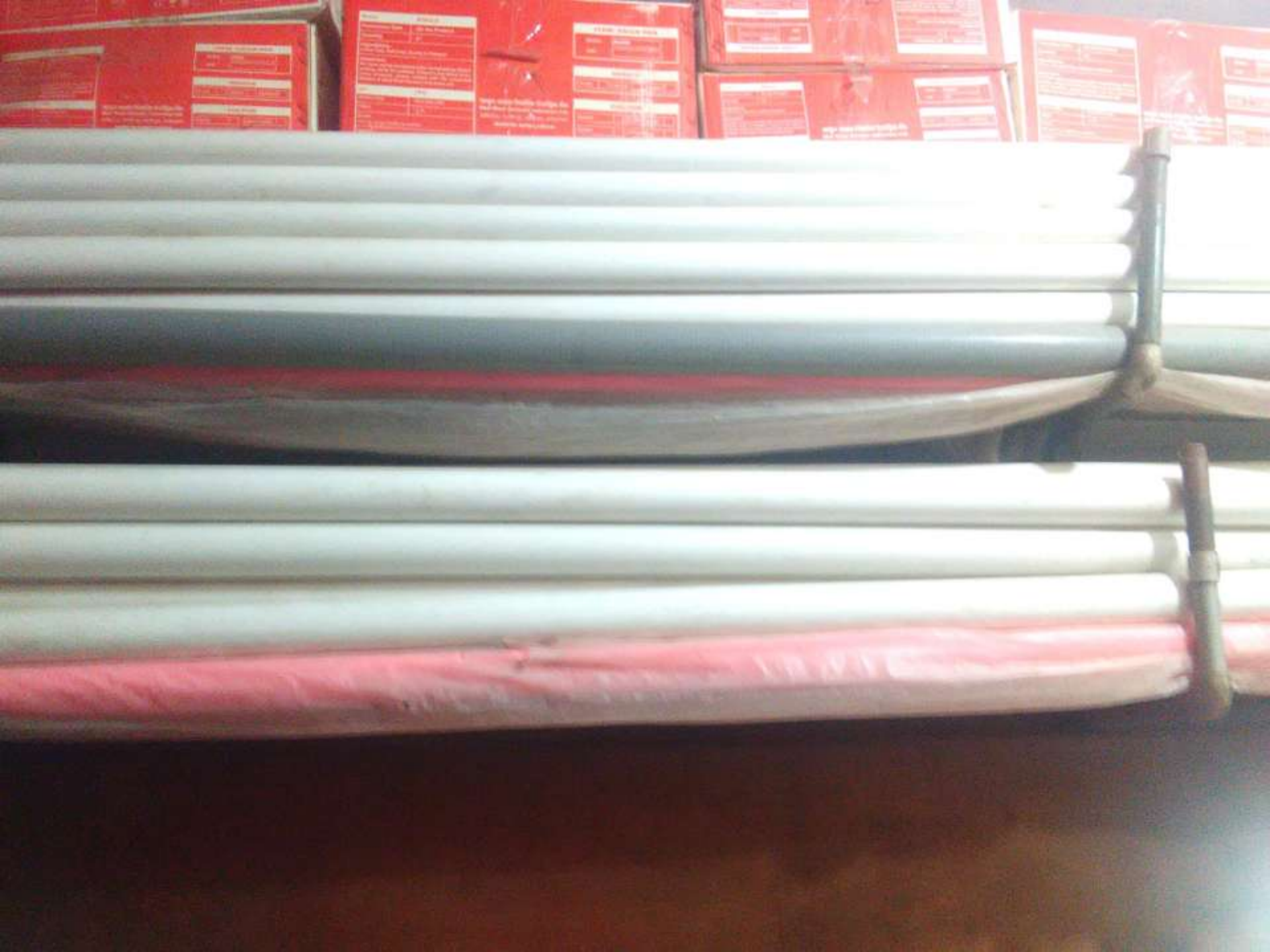
NO.	REMARK
01	01

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NAVAM  
Product Details  
Item No.  
Item Name  
11.99









# FAMILY PICTURE