

Proposed NU Business Name: **MAA SANITARY & HARDWARE**



Project identification and prepared by: Md Abu Bakkar Siddique,
Dokshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOSHIUR RAHMAN SUMON
Age	:	03-08-1983 (32 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	4 Brothers
Address	:	Vill: Dubadia P.O: Uttarkhan P.S: Uttarkhan 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	:	SAHIDA BEGUM
(iii) Father's name	:	MD NURUL HOQ
(iv) GB member's info	:	Branch: Dokshinkhan Uttara, Centre # 64 (Female), Member ID: 4969, Group No: 01 Member since: 09-07-2005 (10 Years) First loan: 8,000 taka.
Further Information:		Existing loan: BDT 1,00,000 Outstanding loan: BDT 4,900
(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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-075000
Mother Contact No.	:	01675-946164
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHIDA BEGUM is a member of Grameen Bank since 10 years. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home development.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA SANITARY & HARDWARE
Location	:	Dobadia Bazaar, Uttarkhan Dhaka
Total Investment in BDT	:	BDT 5,00,000
Financing	:	Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of the shop	:	22ft x 30ft = 660 square ft
Security of shop	:	BDT 80,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pipe, Basin, Water tape, Looking Glass, Tank, Pump, Burner etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Nobabpur, Dhaka.▪Agreed grace period is 4 months.

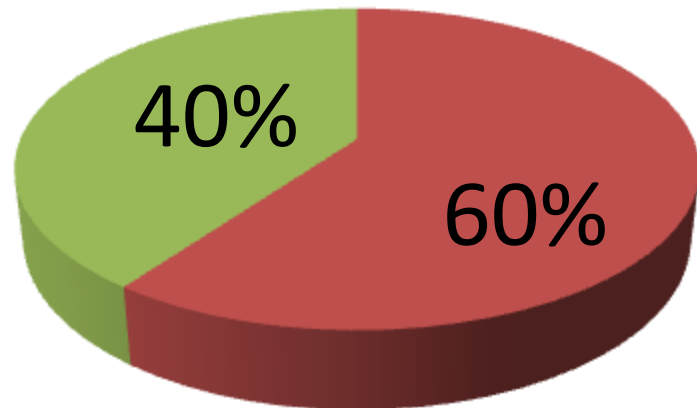
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sanitary & Hardware	5,300	159,000	1,908,000
Total Sales (A)	5,300	159,000	1,908,000
Less. Variable Expense			
Sanitary & Hardware	4,505	135,150	1,621,800
Total variable Expense (B)	4,505	135,150	1,621,800
Contribution Margin (CM) [C=(A-B)]	795	23,850	286,200
Less. Fixed Expense			
Rent		7,000	84,000
electricity bill		400	4,800
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Generator bill		100	1,200
Transportaiton		1,000	12,000
Entertainment		300	3,600
Guard		200	2,400
Total fixed Cost (D)		14,400	172,800
Net Profit (E) [C-D]		9,450	113,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pipe, Basin	1,00,000	-	1,00,000
Water tape, Looking Glass	1,00,000	-	1,00,000
Tank, Pump, Burner etc.	1,00,000	-	1,00,000
Plastic Door	-	50,000	50,000
Pump	-	30,000	30,000
Pipe	-	80,000	80,000
Fittings & Others	-	40,000	40,000
Total	3,00,000	2,00,000	5,00,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 200,000
- Total 500,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Medicine	7,700	231,000	2,772,000	2,910,600	3,056,130
Total Sales (A)	7,700	231,000	2,772,000	2,910,600	3,056,130
Less. Variable Expense					
Medicine	6,545	196,350	2,356,200	2,474,010	2,597,711
Total variable Expense (B)	6,545	196,350	2,356,200	2,474,010	2,597,711
Contribution Margin (CM) [C=(A-B)]	1,155	34,650	415,800	436,590	458,420
Less. Fixed Expense					
Rent		7,000	84,000	84,000	84,000
Electricity bill		400	4,800	5,500	6,000
Mobile bill & SMS Monitoring		500	6,000	7,000	7,500
Transportation		1,500	18,000	20,000	22,000
Salary (self)		5,000	60,000	60,000	60,000
Generator bill		100	1,200	36,000	36,000
Entertainment		300	3,600	4,000	4,500
Guard		200	2,400	3,000	3,000
Total Fixed Cost		15,000	180,000	219,500	223,000
Net Profit (E) [C-D]		19,650	235,800	217,090	235,420
Investment Payback			80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	235,800	217,090	235,420
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		155,800	292,890
	Total Cash Inflow	435,800	372,890	528,310
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	155,800	292,890	448,310

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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





মা স্যানেটারী হার্ডওয়ার



মা স্যানিটারি হাউস

সেবা সিস্টেম
সেবারিয়া বাজার
উত্তরা, ঢাকা-১২০০



হাউসওয়ার
কোম্পানী লিমিটেড
পেপার নং: ১৫০/১৬
উত্তর, ঢাকা-১২০০।



প্রতি শলাকা
১০০ টি/১০০ টি/১০০ টি
এখন মাত্র ১০০ টি

হাড্ডয়ার

মোঃ মুনীর
খোকাইয়া বাজার
উত্তরা, ঢাকা-১২১০







FAMILY PICTURE

