

Proposed NU Business Name: **KHADIJA ELECTRIC AND SANITARY**



Project identification and prepared by: Rupaly Akter,
Ashulia Unit, Dhaka

Project verified by: Md. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABUL BASAR
Age	:	01-02-1983 (33 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Konda, P.O: Nogor Konda, 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	:	ANOWARA BEGUM
(iii) Father's name	:	MD SHOMSAR ALI
(iv) GB member's info	:	Branch: Bongao Savar, Centre # 13 (Female), Member ID: 2222/1, Group No: 05 Member since: 27/04/1993 (23 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 20,020/-
(v) Who pays GB loan installment	:	Mother
(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	:	Thirteen years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-777417
Mother's Contact No.	:	01713-546755
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 23 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS ROBIN SANITARY & HARDWARE
Location	:	Konda, Savar, Dhaka.
Total Investment in BDT	:	BDT 6,24,500/-
Financing	:	Self BDT 4,74,500(from existing business) 76% Required Investment BDT 1,50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 14 ft= 350 square ft
Security of the shop	:	BDT= 40,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pipe, pen, basin, fittings, hardware item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rent place.▪Collects goods from Nobbab, Savar.▪Agreed grace period is 3 months.

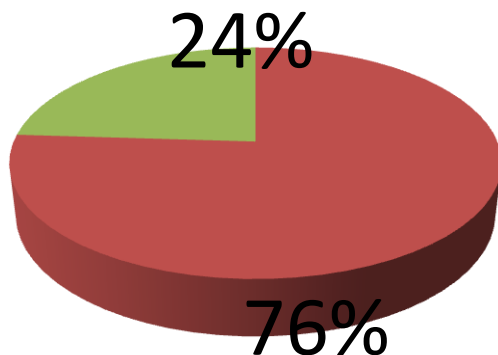
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sanitary item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Sanitary item	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		3,500	42,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Guard		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Total fixed Cost (D)		11,100	1,33,200
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pipe (2,000 x 50)	1,00,000	1,00,000	2,00,000
Pan	24,500	-	24,500
Basin	20,000	-	20,000
GI fittings	80,000	-	80,000
Electric item	1,50,000	50,000	2,00,000
Accessories	1,00,000	-	1,00,000
Total	4,74,500	1,50,000	6,24,500

Source of Finance



- Entrepreneur's Contribution 474,500
- Investor's Investment 150,000
- Total 624,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Sanitary item	3,500	1,05,000	12,60,000	13,23,000
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,000
Less. Variable Expense				
Sanitary item	2,800	84,000	10,08,000	10,58,400
Total variable Expense (B)	2,800	84,000	10,08,000	10,58,400
Contribution Margin (CM) [C=(A-B)	700	21,000	2,52,000	2,64,600
Less. Fixed Expense				
Rent		3,500	42,000	42,000
Electricity Bill		500	6,000	6,100
Transportation		1,200	14,400	14,500
Guard		500	6,000	6,100
Salary (self)		5,000	60,000	60,000
Mobile Bill		400	4,800	5,000
Entertainment		400	4,800	5,000
Total Fixed Cost		11,500	1,38,000	1,38,700
Net Profit (E) [C-D]		9,500	1,14,000	1,25,900
Investment Payback			90,000	90,000

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	1,50,000	
1.2	Net Profit	1,14,000	1,25,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		14,000
	Total Cash Inflow	2,64,000	1,39,900
2	Cash Outflow		
2.1	Purchase of Product	1,50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	2,40,000	90,000
3	Net Cash Surplus	14,000	49,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 13 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Konda, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

খাদিজা স্যানেটারী



আর এফ এল

ইপিভিসি ক্লাস-ডি পাইপ

সর্বশ্রেষ্ঠ Boss
না দিনের Loss

নগরকোডা, হাংগাইল, সাভার, ঢাকা। ০১৭১৩-৫৪৬৭৫৫, ০১৭৩২-৩২০৪৯৫



ইপিভিসি ক্লাস-ডি পাইপ
সর্বশ্রেষ্ঠ Boss
না দিনের Loss



খাদিজা স্যানিটারী



ইপিভিসি ক্লাস-ডি পাইপ
সর্বশেষ Boss
না কিনলে Loss

আর এফ এল

নগরকোডা, হাংগাইল, সাভার, ঢাকা। ০১৭১৩-৫৪৬৭৫৫, ০১৭৩২-৩২০৪৯৫



ইপিভিসি ক্লাস-ডি পাইপ
আর এফ এল





SWAN

SWAN

BATHROOM FITTINGS
BATHROOM FITTINGS
BATHROOM FITTINGS
BATHROOM FITTINGS
BATHROOM FITTINGS

FAN

FAN

KITTY

SWAN

SWAN

SWAN



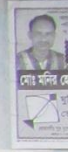
খাদিজা স্যানেটারি

নগরকোডা, হাংগাইল, সাভার, ঢাকা। ০১৭৯৩-৫৪৬৭৫৫, ০১৭৩২-৩২০৪৯৫



ইউপিভিসি ক্লাস-ডি পাইপ
সাইপ্রস Boss
না কিনলে Loss

সি ক্লাস-ডি পাইপ
সাইপ্রস Boss
না কিনলে Loss



FAMILY PICTURE

