

Proposed NU Business Name: **SUMON SANITARY**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SUMON ALI
Age	:	07-12-1997 (20 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Meramotpur, P.O: Poranpur, P.S: Charghat , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BOBITA BEGUM
(iii) Father's name	:	MD BADOL ALI
(iv) GB member's info	:	Branch: Chargram, Centre # 52 (Female), Member ID: 5244/4, Group No: 07 Member since: 10-05- 2006 TO 2015 (11 Years) till today First loan: BDT 15,000/-
Further Information:		Existing Loan: BDT 22,000/-, Outstanding loan: 13,298/-
(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	:	13 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-596304
Family's Contact No.	:	01724-984697
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BOBITA BEGUM joined Grameen Bank since 11 years ago. At first She took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMON SANITARY
Location	:	Meramotpur, Rajshahi
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 8 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run sanitary manufacturing business. Average 40% gain on sales.▪The business is operating by entrepreneur himself. Existing two employee.▪The shop is owned.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

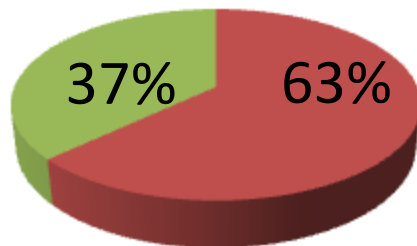
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Sanitary item	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Brick, sand, cement	54,000	648,000
Total variable Expense (B)	54,000	648,000
Contribution Margin (CM) [C=(A-B)]	36,000	432,000
Less. Fixed Expense		
Mobile Bill	250	3,000
Salary (self)	5,000	60,000
Transportation	11,000	132,000
Entertainment	150	1,800
Salary (staff) 2	12,000	144,000
Total fixed Cost (D)	28,400	340,800
Net Profit (E) [C-D]	7,600	91,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ring	120	150	18,000	0	0	0	18,000
Plate	20	200	4,000	0	0	0	4,000
Chari	30	150	4,500	0	0	0	4,500
Slab	50	250	12,500	0	0	0	12,500
Tole	30	300	9,000	0	0	0	9,000
Brick, Sand, Cement	1	2000	2,000	1	50000	50,000	52,000
Total	251		50,000	1		50,000	100,000

Source of Finance



- Entrepreneur's Contribution 85,000
- Investor's Investment 50,000
- Total 135,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Sanitary item	115,000	1,380,000	1,449,000	1,521,450
Total Sales (A)	115,000	1,380,000	1,449,000	1,521,450
Less. Variable Expense				
Brick, sand, cement	69,000	828,000	869,400	912,870
Total variable Expense (B)	69,000	828,000	869,400	912,870
Contribution Margin (CM) [C=(A-B)]	46,000	552,000	579,600	608,580
Less. Fixed Expense				
Mobile Bill	350	4,200	5,500	6,000
Salary (self)	5,000	60,000	5,500	6,000
Transportation	13,000	156,000	156,000	156,000
Entertainment	150	1,800	2,000	2,500
Salary (staff) 2	12,000	144,000	144,000	144,000
Total Fixed Cost	30,500	366,000	313,000	314,500
Net Profit (E) [C-D]	15,500	186,000	266,600	294,080
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	186,000	266,600	294,080
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		166,000	412,600
	Total Cash Inflow	236,000	432,600	706,680
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	166,000	412,600	686,680

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 13 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures





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FAMILY PICTURE

