

NAZIM SANITARY ENTERPRISE



Project identification by: Md Sirajul Islam, Unit Manager, Elenga, Tangail

Project prepared by: Md Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SUMON MONDOL
Age	:	10-10-1988 (27 Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Elenga North para P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. HALIMA BEGUM
(iii) Father's name	:	NAZIMUDDIN MONDOL
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 21 (Female), Member ID: 1765/1, Group No: 04 Member since: 01-01-1998 (17 Years) First loan: 2,500 taka.
Further Information:		Outstanding loan: Nil
(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 (Vegetables selling business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-289804
Father Contact No.	:	01935-717389
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elengar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Halima Begum is a member of Grameen Bank since 17 years. At first she took 2,500 taka loan from Grameen Bank. Most. Halima Begum gradually took loan from GB. Utilize loan in Vegetables selling business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAZIM SANITARY ENTERPRISE
Location	:	Elenga bus stand, Tangail
Total Investment in BDT	:	4,00,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Pier, Cement Bowl.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪Five labor are work in the project.▪Collects goods from Elenga.▪Agreed grace period is 4 months.

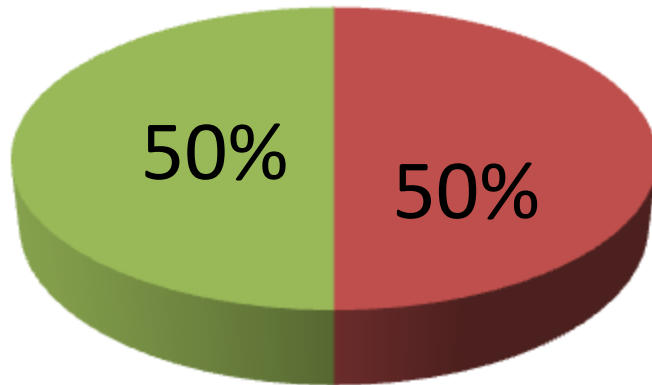
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Various Pier	6,000	180,000	2,160,000
Cement Bowl	1,500	45,000	540,000
Total Sales (A)	7,500	225,000	2,700,000
Less. Variable Expense			
Cement, Steel, Sand, Stone	6,000	180,000	2,160,000
Total variable Expense (B)	6,000	180,000	2,160,000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		600	7,200
Entertainment		500	6,000
Mobile Bill		500	6,000
Transportation		2,500	30,000
Wages(labor)		21,000	252,000
Salary (self)		6,000	72,000
Total fixed Cost (D)		33,600	403,200
Net Profit (E) [C-D]		11,400	136,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pier, Cement Bowl	90,000	-	90,000
Cement, Steel	50,000	1,50,000	2,00,000
Stone, Sand, Forma	30,000	50,000	80,000
Security	30,000	-	30,000
Total	2,00,000	2,00,000	4,00,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 200,000
- Total 400,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Various Pier	9,000	270,000	3,240,000	3,402,000	3,572,100
Cement Bowl	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	11,500	345,000	4,140,000	4,347,000	4,564,350
Less. Variable Expense					
Cement, Steel, Sand, Stone	9,200	276,000	3,312,000	3,477,600	3,651,480
Total variable Expense (B)	9,200	276,000	3,312,000	3,477,600	3,651,480
Contribution Margin (CM) [C=(A-B)	2,300	69,000	828,000	869,400	912,870
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		600	7,200	7,500	8,000
Entertainment		700	8,400	9,000	9,500
Mobile bill & SMS Monitoring		500	6,000	6,200	6,500
Transportation		4,000	48,000	50,000	52,000
Wages(labor)		30,000	360,000	360,000	360,000
Salary (self)		8,000	96,000	96,000	96,000
Total Fixed Cost		46,300	555,600	558,700	562,000
Net Profit (E) [C-D)		22,700	272,400	310,700	350,870
Investment Payback			120,000	120,000	120,000

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	200,000		
1.2	Net Profit	272,400	310,700	350,870
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		152,400	343,100
	Total Cash Inflow	472,400	463,100	693,970
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)	120,000	120,000	120,000
	Total Cash Outflow	320,000	120,000	120,000
3	Net Cash Surplus	152,400	343,100	573,970

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
Local competitors;

Pictures

























FAMILY PICTURE

