Proposed NU Business Name: SAIFUL HARDWARE & TILES



Project identification and prepared by: Gola Rosul Munsiganj Unit, Munsiganj

Project verified by: Susanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta				
Name	:	SAIFUL DHALI		
Age	:	03-09-1989 (27 Years)		
Education, till to date	:	SSC		
Marital status	:	Married		
Children	••	Nil		
No. of siblings:	:	01 Brother 05 Sisters		
Address	:	Vill: Vottachargo Bag P.O: Panchashar , P.S: Munsiganj , Dist: Munsiganj		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father ROHIMA BEGUM KASHEM DHALI Branch: Panchasar, Centre: 08 (Female), Member ID: 9163, Group No: 10 Member since: 01-01-1995 (10 Years) First loan: BDT 20000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 70000 Outstanding loan: BDT Nil Father No No No		

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)		Nill
Business Experiences and Training Info	:	10 years experience in running business. 01 Years in own business. He has 06 Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01916-757972
Family's Contact No.	:	01768-460426
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit, Munsiganj .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 20000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info				
Business Name	:	SAIFUL HARDWARE & TILES		
Location	:	Along with Bonik Para Bridge, Panchashar, Munsiganj		
Total Investment in BDT	:	BDT 480000/-		
Financing	:	Self BDT 400000/- (from existing business) 83% Required Investment BDT 80000/- (as equity) 17%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	48 ft x 21 ft= 1008 sqft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like Thinner, Socket pipe, Spirit, Burnish etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing 01 employee. Two will be appointed after receiving equity money. The shop is rented Collects goods from Imamganj, Nagpur. Agreed grace period is 3 months. 		

Existing	Business	(BDT)
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Existing business (bb)					
Particular	Daily	Monthly	Yearly		
Revenue(Sales)					
Thinner, Socket pipe, Spirit, Burnish etc	4200	126000	1512000		
Total Sales (A)	4200	126000	1512000		
Less Variable Expense					
Thinner, Socket pipe, Spirit, Burnish etc	3360	100800	1209600		
Total variable Expense (B)	3,360	100800	1209600		
Contribution Margin (CM) [C=(A-B)	840	25200	302400		
Less Variable Expense					
Rent		5,500	66000		
Electricity bill		500	6000		
Transportation		1,800	21600		
Salary (self)		5000	60000		
Salary(Staff)		3000	36000		
Entertainment		300	3600		
Guard		300	3600		
Generator		300	3600		
Mobile bill		300	3600		
Total fixed cost (D)		17,000	204000		
Net Profit (E)= [C-D]		8,200	98400		

Investment Bre	eakdown
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	Exis	ting	Proposed				
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Thinner	1	24000	24,000	0	0	0	24,000
Socket pipe	500	63	31,500	0	0	0	31,500
Spirit	4	2200	8,800	0	0	0	8,800
Coil pipe	1000	11	11,000	0	0	0	11,000
Hardware Item	1	80000	80,000	0	0	0	80,000
Burnish	1	44000	44,000	0	0	0	44,000
Others	1	700	700	1	4,000	4,000	4,700
Security	1	200000	200,000	0	0	0	200,000
RFL	0	0	0	25	1,300	32,500	32,500
Sanetary items	0	0	0	1	10,000	10,000	10,000
Water tank	0	0	0	3	3,000	9,000	9,000
Tiles	0	0	0	700	35	24,500	24,500
Total	1509	0	400,000	730	0	80,000	480,000

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Thinner, Socket pipe, Spirit, Burnish etc	6600	198000	2376000	2494800	
Total Sales (A)	6600	198000	2376000	2494800	
Less Variable Expense					
Thinner, Socket pipe, Spirit, Burnish etc	5280	158400	1900800	1995840	
Total variable Expense (B)	5,280	158400	1900800	1995840	
Contribution Margin (CM) [C=(A-B)	1,320	39600	475200	498960	
Less Variable Expense					
Rent		5,500	66000	66,000	
Electricity bill		700	8400	8900	
Transportation		2,100	25200	25,700	
Salary (self)		5000	60000	60000	
Salary(Staff)		9000	108000	108000	
Entertainment		300	3600	3600	
Guard		300	3600	3600	
Generator		300	3600	3600	
Mobile bill		400	4800	4900	
Total fixed cost (D)		23,600	279,600	280,700	
Net Profit (E)= [C-D]		16000	192000	218,260	
Investment Payback			48000	48000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	192,000	218,260
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		144,000
	Total Cash Inflow	272000	362260
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	144,000	314260

SWOT ANALYSIS

Strength

Employment: Self: 0 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

















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FAMILY PICTURE

