

# Proposed NU Business Name: **PATWARY ELECTRIC & HARDWARE**



Project identification and prepared by: Md. Abu Bakkar Siddique,  
Dakshinkhan Unit, Dhaka  
Project verified by: MD. Rofiqul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD MAMUN HOSSEN</b>
Age	:	18-03-1993 (23 Years)
Education, till to date	:	Diploma in Textile
Marital status	:	Single
Children	:	Nil
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: 05,patoary bari,Faidabad P.O Faidabad modle para P.S: Dakshinkhan, 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	:	<b>PARVIN AKTER</b>
(iii) Father's name	:	<b>MD KAMAL HOSSEN</b>
(iv) GB member's info	:	Branch: Turag Horirampur, Centre # 54 (Female), Member ID: 6001, Group No: 01 Member since: 09-03-2009 (07 Years) First loan: BDT 10,000 /- Outstanding loan: 51,000/-
Further Information:		
(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	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01686-776649
Family's Contact No.	:	01715-891524
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PARVIN AKTER** joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>PATWARY ELECTRIC &amp; HARDWARE</b>
Location	:	Faidabad middle Para Nearest Member Office,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 50% Required Investment BDT 1,00,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	27 ft x 10 ft= 270 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Energy bulb,Switch,Holder,Plug,Colour,Hardwere etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangi,Uttara,Naoabpur,Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

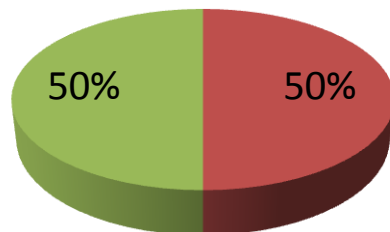
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Energy bulb,Switch,Holder,Plug,Colour, Hardwere etc	1,500	45,000	540,000
Flexi ,Bikash	320	9,600	115,200
<b>Total Sales (A)</b>	<b>1,820</b>	<b>54,600</b>	<b>655,200</b>
<b>Less. Variable Expense</b>			
Energy bulb,Switch,Holder,Plug,Colour, Hardwere etc	1,200	36,000	432,000
<b>Total variable Expense (B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>620</b>	<b>18,600</b>	<b>223,200</b>
<b>Less. Fixed Expense</b>			
Rent		4,000	48,000
Electricity Bill		400	4,800
Transportation		1,500	18,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (self)		6,000	72,000
<b>Total fixed Cost (D)</b>		<b>13,400</b>	<b>160,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,200</b>	<b>62,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Energy bulb	10,000	0	10,000
Holder	6,000	0	6,000
Plug	2,000	0	2,000
Switch	15,000	15,000	30,000
Switch board	3,000	5000	8,000
Colour	15,000	0	15,000
Electric Tar	8,000	10000	18,000
Multy plug	1,000	0	1,000
Hardwere availe	18,000	25,000	43,000
Flexi load	20,000	25,000	45,000
others	2,000	20000	22,000
<b>Total</b>	<b>100,000</b>	<b>100,000</b>	<b>200,000</b>

## Source of Finance



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 100,000

■ Total 200,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Energy bulb,Switch,Holder,Plug,Colour,Hardwere etc	2,100	63,000	756,000	793,800
Flexi ,Bikash	350	10,500	126,000	132,300
<b>Total Sales (A)</b>	<b>2,450</b>	<b>73,500</b>	<b>882,000</b>	<b>926,100</b>
<b>Less. Variable Expense</b>				
; Energy bulb,Switch,Holder,Plug,Colour,Hardwere etc	1,680	50,400	604,800	635,040
<b>Total variable Expense (B)</b>	<b>1,680</b>	<b>50,400</b>	<b>604,800</b>	<b>635,040</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>770</b>	<b>23,100</b>	<b>277,200</b>	<b>291,060</b>
<b>Less. Fixed Expense</b>				
Rent		4,000	48,000	48,000
Electricity Bill		400	4,800	4,800
Transportation		1,500	18,000	20,000
Mobile Bill		1,000	12,000	12,000
Entertainment		500	6,000	6,000
Salary (sttaf)		0	0	0
Salary (self)		6,000	72,000	72,000
<b>Non Cash Item</b>				
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>13,400</b>	<b>160,800</b>	<b>162,800</b>
<b>Net Profit (E) [C-D)</b>		<b>9,700</b>	<b>116,400</b>	<b>128,260</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	116,400	128,260
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		56,400
	<b>Total Cash Inflow</b>	<b>216,400</b>	<b>184,660</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>56,400</b>	<b>124,660</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# পাটোয়ারী পেইন্ট

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ওহাব আলী সুপার মার্কেট, ফায়দাবাদ

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# FAMILY PICTURE

