

Proposed NU Business Name: **SO MILL & HARDWARE**



Project identification and prepared by: Romendronath Haldar
Sonagazi.

Project verified by: Susanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHANGIR ALOM
Age	:	05-02-1984 (33Years)
Education, till to date	:	M.M.S
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brothers, 2 Sisters
Address	:	Vill: Chasahabikari P.O: Kacharipukur P.S: Sonagazi Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN BEGUM
(iii) Father's name	:	MD. BOJLER RAHMAN
(iv) GB member's info	:	Branch : Char dorbesh ,Sonagazi Centre 01 (Female), Member ID: 1026/1, Group No: 03 Member since: 28-08-2007(10years) First loan: BDT 10000
Further Information:		Existing loan: BDT 30000, Outstanding Loan: No
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.4 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819907619
Family's Contact No.	:	01728922556
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

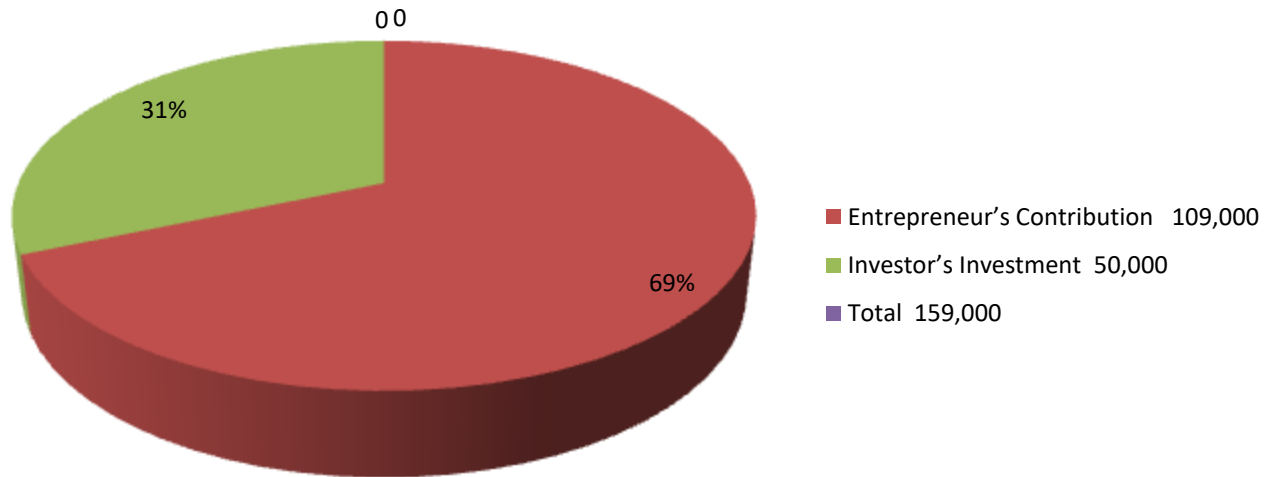
Proposed Nobin Udyokta Business Info

Business Name	:	SO MILL & HARDWARE
Location	:	Karamatiya, bazar
Total Investment in BDT	:	BDT 159,000/-
Financing	:	Self BDT 109000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Electronics & Gas cylinder, e.t.c▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop own.▪Collects goods from Local Feni.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Electronics & Gas cylinder, etc.	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense (B)			0
Electronics & Gas cylinder, etc.	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		6000	72000
Entertainment		400	4800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		13200	158400
Net Profit (E) = [C-D]		4800	57600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Electronics & Gas cylinder, e.t.c			109,000			50,000	159,000
			0			0	0
	0	0	109,000	0	0	50,000	159,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Electronics & Gas sylender, e.t.c	4500	135000	1620000	1701000	1786050
0	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Electronics & Gas sylender, e.t.c	3825	114750	1377000	1445850	1518143
Total Variable Expense	3825	114750	1377000	1445850	1518143
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267908
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		400	4800	4800	4800
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		13200	158400	159400	160430
Net Profit (E)= [C-D]		7050	84600	88830	93272
Investment Pay Back			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	84,600	88830	93271.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64600	133430
	Total Cash Inflow	134,600	153,430	226,702
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	64,600	133,430	206,702

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family: 0 Others: 01
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







মেসার্স
স্বাস্থ্যকর খাবার
কলিকতা, মেসার্স







FAMILY PICTURE

