

Proposed NU Business Name : SALIM HARDWARE



Project identification and prepared by: MD SHIRAJUL ISLAM
Keranigonj Uuint,Dhaka

Project verified by: Md. SHAMSUL AREFIN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD TARIKUL HAQUE SALIM
Age	:	30-12-1991(26Years)
Education, till to date	:	CLASS- EIGHT
Marital status	:	Married
Children	:	NONE
No. of siblings:	:	05 Brothers 03 Sisters
Address	:	ViLL:CHARKADUMPUR P.O : ABDULLPUR P.S: KERANIGONJ 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	:	MST MONUYERA BEGUM
(iii) Father's name	:	LATE. ABDUL HAUQE SARKAR
(iv) GB member's info	:	Branch: BASTA Centre # 09/M (Female), Member ID: 3863/2, Group No: 05 Member since:19-09-1991 to 1999 (7years) First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(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 & Skill	:	08 years of business experience in running business
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850992928
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Keranigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MONUYERA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

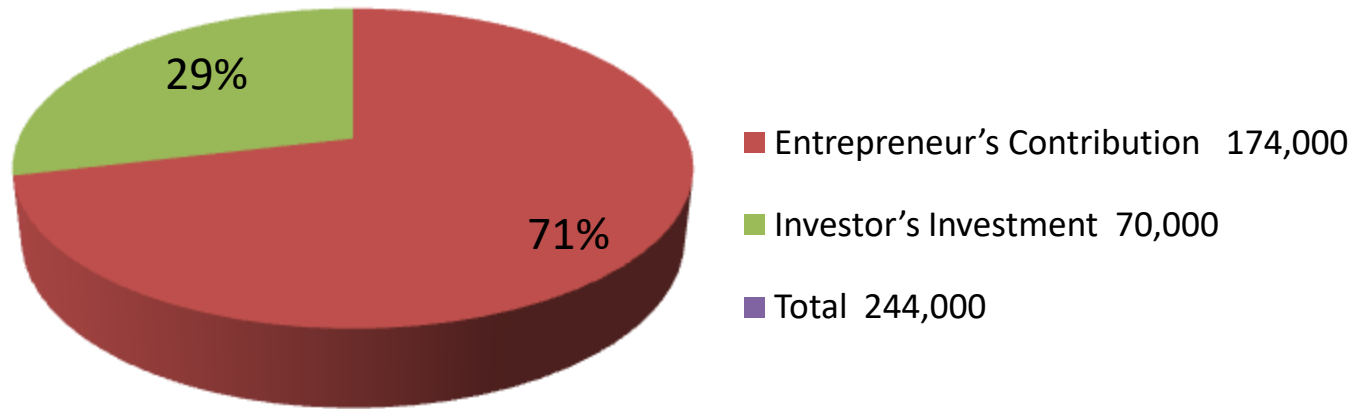
Proposed Nobin Udyokta Business Info

Business Name	:	SALIM HARDWARE
Location	:	ABDULLAPUR BAZAR KERANIGONJ DHAKA
Total Investment in BDT	:	BDT 2,44,000/-
Financing	:	Self BDT 1,74,000/- (from existing business) 71% Required Investment BDT 70,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	28 ft x 20 ft= 560 square ft
Security of the shop	:	1,00000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Hardware, Others etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The shop is own.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Auta Tir Hadware Etc.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Auta, Tir, Hadware Etc.	3500	105000	1260000
Total Variable Expense	3500	105000	1260000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		300	3600
Guard			0
Generator		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		10200	122400
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Auta	20	400	8000		20	3500	70000	78000
Tir Small	30	1400	42000					42000
Tir Big	10	3000	30000					30000
Switch sk	80	300	24000					24000
Sink	20	3000	60000					60000
Others			10000					10000
Total			174000				70000	244000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revnue (Sale)					
Auta, Tir, Hadware Etc.	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Auta, Tir, Hadware Etc.	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		600	7200	7500	7800
Transportaion		1500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		350	4200	4200	4200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		10850	130200	131500	132845
Net Profit (E)= [C-D]		4150	49800	52290	54905
Investment Pay Back			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	49,800	52,290	54,905
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		21,800	46,090
	Total Cash Inflow	119,800	74,090	100,995
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	21,800	46,090	72,995

SWOT ANALYSIS

STRENGTH

Employment: 01Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Own Business :07
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Abdullapur Bazar keranigonj
Regular customers;

THREATS

Theft
Fire
Political unrest









