

## Proposed NU Business Name: **SAIFUL HARDWARE & TILES**



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Munsiganj Unit, Munsiganj

Project verified by: Susanta Kumar Bishwas



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>SAIFUL DHALI</b>
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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ROHIMA BEGUM</b>
(iii) Father's name	:	<b>KASHEM DHALI</b>
(iv) GB member's info	:	Branch : Panchasar, Centre : 08 (Female), Member ID: 9163, Group No: 10 Member since: 01-01-1995 (10 Years) First loan: BDT 20000
Further Information:		Existing loan: BDT 70000 Outstanding loan: BDT 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	:	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	:	<b>SAIFUL HARDWARE &amp; TILES</b>
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	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Thinner, Socket pipe, Spirit, Burnish etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing 01 employee.</li> <li>▪Two will be appointed after receiving equity money.</li> <li>▪The shop is rented..</li> <li>▪Collects goods from Imamganj, Nagpur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

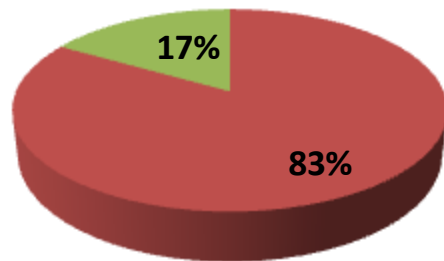
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Thinner, Socket pipe, Spirit, Burnish etc	4200	126000	1512000
<b>Total Sales (A)</b>	4200	126000	1512000
<b>Less Variable Expense</b>			
Thinner, Socket pipe, Spirit, Burnish etc	3360	100800	1209600
<b>Total variable Expense (B)</b>	3,360	100800	1209600
<b>Contribution Margin (CM) [C=(A-B)]</b>	840	25200	302400
<b>Less Variable Expense</b>			
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
<b>Total fixed cost (D)</b>		17,000	204000
<b>Net Profit (E)= [C-D]</b>		8,200	98400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
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
<b>Total</b>	<b>1509</b>	<b>0</b>	<b>400,000</b>	<b>730</b>	<b>0</b>	<b>80,000</b>	<b>480,000</b>

## Source of Finance



■ Entrepreneur's Contribution 400,000

■ Investor's Investment 80,000

■ Total 480,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Thinner, Socket pipe, Spirit, Burnish etc	6600	198000	2376000	2494800
<b>Total Sales (A)</b>	6600	198000	2376000	2494800
<b>Less Variable Expense</b>				
Thinner, Socket pipe, Spirit, Burnish etc	5280	158400	1900800	1995840
<b>Total variable Expense (B)</b>	5,280	158400	1900800	1995840
<b>Contribution Margin (CM) [C=(A-B)</b>	1,320	39600	475200	498960
<b>Less Variable Expense</b>				
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
<b>Total fixed cost (D)</b>		23,600	279,600	280,700
<b>Net Profit (E)= [C-D]</b>		16000	192000	218,260
Investment Payback			<b>48000</b>	<b>48000</b>



# 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
	<b>Total Cash Inflow</b>	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
	<b>Total Cash Outflow</b>	128,000	48000
3	<b>Net Cash Surplus</b>	144,000	314260

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 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



















# FAMILY PICTURE

