

Proposed NU Business Name: **PAVEL HARDWARE**



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Sonagazi Unit, Feni  
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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SAHAB UDDIN</b>
Age	:	07-01-1984 (33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	03 Brothers & 02 Sisters
Address	:	Vill: Caraid kandi, P.O: Sonagazi, 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	:	<b>BIBI FATEMA</b>
(iii) Father's name	:	<b>AHMOD KORIM</b>
(iv) GB member's info	:	Branch: Chorcandia, Centre # 12 (Female), Member ID: 1223, Group No: 02 Member since :27-02-1995-2001 (06 Years) First loan: BDT 4,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan : NIL
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	12 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-656437
Mother's Contact No.	:	01850-013183
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI FATEMA** joined Grameen Bank since 6 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>PAVEL HARDWARE</b>
Location	:	Takia Road, Sonagazi, Feni.
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 12 ft= 168 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Feni.</li><li>▪Average 20 % gain on Sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

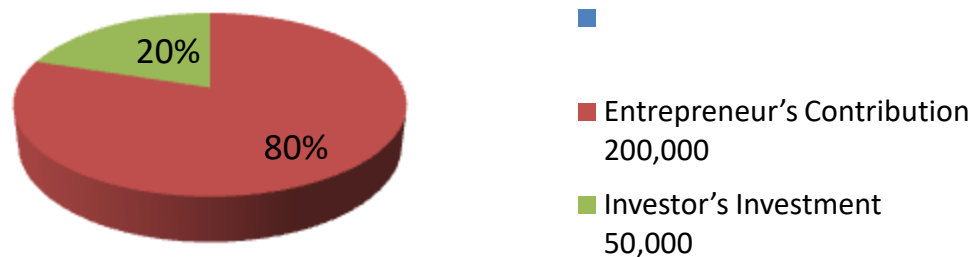
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Koja,Colour,Nail,Henar,Handel,Lock,Hasbold	2200	66000	792000
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Koja,Colour,Nail,Henar,Handel,Lock,Hasbold	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		1200	14400
Electric Bill		200	2400
Transportaion		700	8400
Salary (Self)		5000	60000
Entertainment		400	4800
Gard		100	1200
Generator		300	3600
Mobil Bill		300	3600
Total Fixed Cost (D)		8200	98400
Net Profit (E)= [C-D]		5000	60000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Coja	100	150	15000			0	15000
Colour	90	260	23400	100	160	16000	39400
Nail	150	150	22500	150	150	22500	45000
Hinor	50	250	12500			0	12500
Hasbold	150	90	13500			0	13500
Lock	140	250	35000	46	250	11500	0
Still nail	60	125	7500			0	
Security			50000			0	50000
other			20600			0	20600
<b>Total</b>	<b>740</b>		<b>200000</b>	<b>296</b>		<b>50,000</b>	<b>250,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Koja,Colour,Nail,Henar,Handel,Lock,Hasbold	2700	81000	972000	1020600	1071630
<b>Total Sales(A)</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>	<b>1020600</b>	<b>1071630</b>
<b>Less Variable Expense (B)</b>					
Koja,Colour,Nail,Henar,Handel,Lock,Hasbold	<b>2160</b>	<b>64800</b>	<b>777600</b>	816480	<b>857304</b>
<b>Total Variable Expense</b>	<b>2160</b>	<b>64800</b>	<b>777600</b>	<b>816480</b>	<b>857304</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16200</b>	<b>194400</b>	<b>204120</b>	<b>214326</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		200	2400	2700	3000
Transportaion		700	8400	8820	9261
Salary (Self)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8200</b>	<b>94800</b>	<b>95620</b>	<b>96461</b>
<b>Net Profit (E)= [C-D]</b>		<b>8000</b>	<b>96000</b>	<b>100800</b>	<b>105840</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	96,000	100800	105840
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76000	156800
	<b>Total Cash Inflow</b>	<b>146,000</b>	<b>176,800</b>	<b>262,640</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,000</b>	<b>156,800</b>	<b>242,640</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :12 Years  
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

Pictures





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# FAMILY PICTURE