

Proposed NU Business Name: **KAZI HARDWARE & SANITARY**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ANOWAR HOSSIN
Age	:	10/03/1985 (32Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	01 Sons 0 Daughter
No. of siblings:	:	04 Brother 02 Sisters
Address	:	Vill: Sandobbopur P.O: Pathan nagar, P.S: Chagalnaiya , 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	:	NUR JAHAN
(iii) Father's name	:	AZIZ ULLAH
(iv) GB member's info	:	Branch: Fulgazi , Centre # 15/(Female), Member ID:2100/3, Group No: 04 Member since: 05-03-2011 (6YEARS) First loan: BDT 5,000/- Existing loan: BDT 10,000/- Outstanding loan: BDT 9,000/-
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	:	4 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01849-674321
Mother's Contact No.	:	01956-869235
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM joined Grameen Bank since 6 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

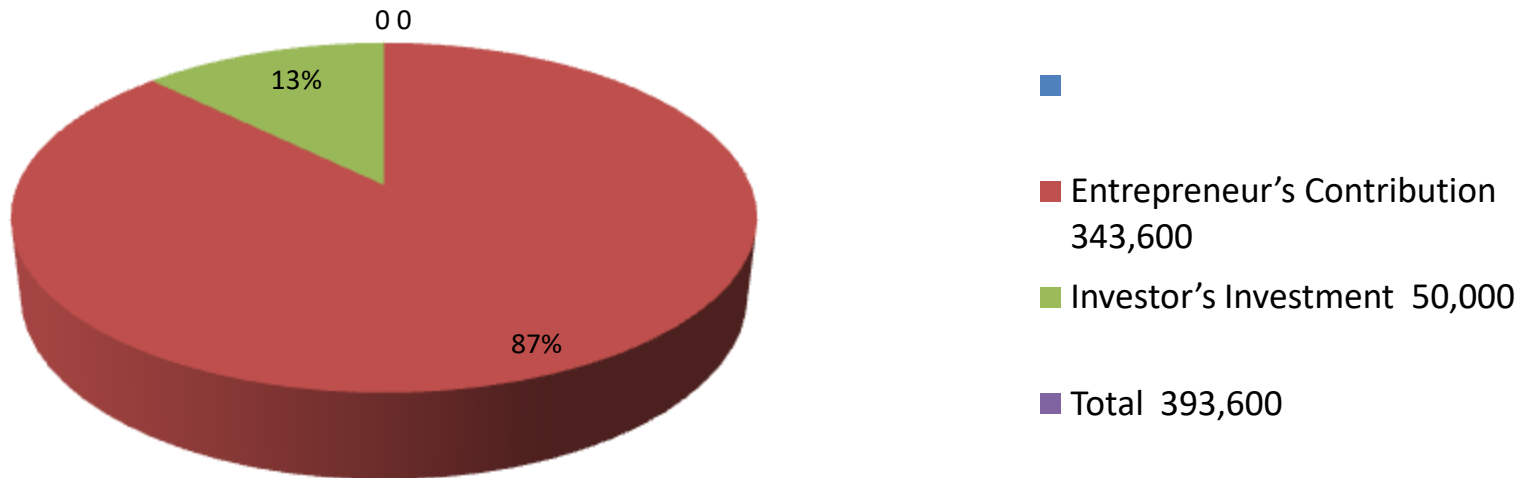
Proposed Nobin Udyokta Business Info

Business Name	:	KAZI HARDWARE & SANATORY
Location	:	Pathan nagar bazar ,Pathan nagar ,Chagalniya, Feni.
Total Investment In BDT	:	Bdt 3,93,000/-
Financing	:	Self BDT 343,600/- (From Existing Business) 13% Required Investment Bdt,50,000(as Equity) 87%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 20 ft. = 200 Square Ft
Security Of The Shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Tin,Door,Sanatory,Hardware,Electrcic etc. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing no Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Tin,Door,Sanatory,Hardware,Electrcic etc	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Tin,Door,Sanatory,Hardware,Electrcic etc	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1400	16800
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		150	1800
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8050	96600
Net Profit (E)= [C-D]		3950	47400

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
tin	15	4,000	60,000	8	3,000	24,000	84,000
Plastic Door	2	1,800	3,600	0	0	26,000	29,600
sanatory	0	0	150,000	0	0	0	150,000
hardware	0	0	50,000			0	50,000
electronics	0	0	50,000			0	50,000
others		0	20,000			0	20,000
security		0	10,000			0	10,000
		0	0			0	0
			0			0	0
Total	17	5800	343,600	8	3,000	50,000	393,600



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Tin,Door,Sanatory,Hardware,Electrcic etc	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Tin,Door,Sanatory,Hardware,Electrcic etc	2000	60000	720000	756000	793800
Total Variable Expense	2000	60000	720000	756000	793800
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		1400	16800	16800	16800
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		150	1800	1800	1800
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8050	93000	93580	94169
Net Profit (E)= [C-D]		6950	83400	87570	91949
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	83,400	87570	91948.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63400	130970
	Total Cash Inflow	133,400	150,970	222,919
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	63,400	130,970	202,919

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop, Kasari bazar , Pathan nagar
, Chagalniya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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