

Proposed NU Business Name: M/S SHUVO HARDWORS



Project identification and prepared by: Md. Sohel Rana, Taherpur unit, Rajshahi

Project verified by: Mr. Kabir Raksam



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. AHOSAN HABIB
Age	:	12-10-1987(30 Year)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	NO
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: pochamaria, P.O:pochamaria,P.S: puthia, Dist: Rajshahi
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. SOBURJAN BIBI
(iii) Father's name	:	MD. FOJLUR RAHMAN
(iv) GB member's info	:	Branch: Shilmaria, Centre # 57(Female), Member ID: 3552/3 , Group No: 03 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 5,000 Outstanding loan : 4670
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01750638543
Father's Contact No.	:	01922981029
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOBURJAN BIBI joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

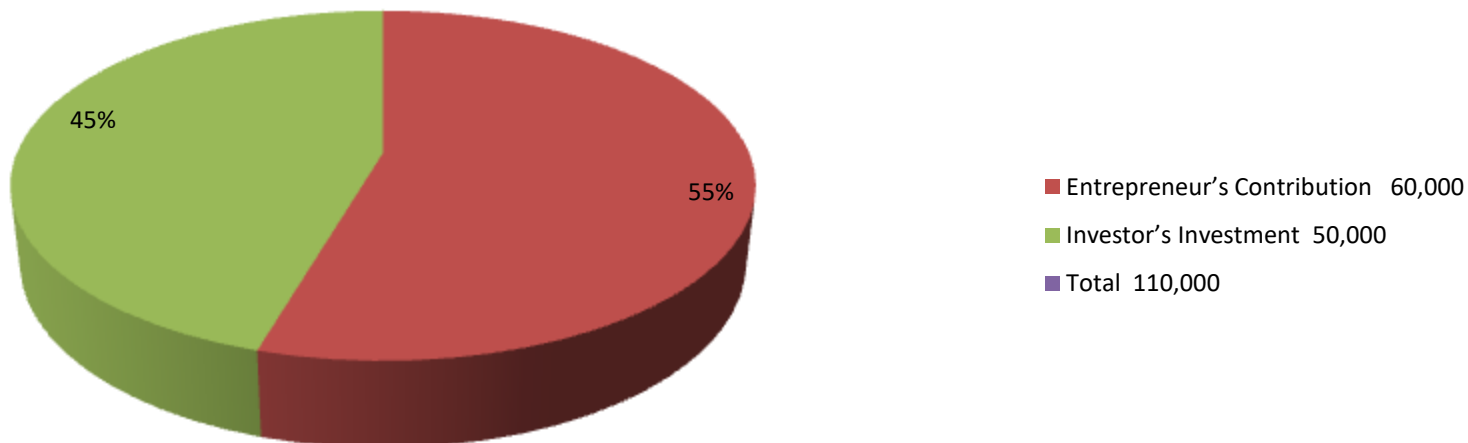
Business Name	:	M/S SHUVO HARDWORS
Location	:	Pochamaria, puthia,Rajshahi
Total Investment in BDT	:	BDT 1,10,000
Financing	:	Self BDT 60,000-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft=150ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	8,000	240,000	2880000
Total Sales (A)	8,000	240,000	2880000
Less. Variable Expense		0	
sales of product	7,600	228,000	2736000
Total variable Expense (B)	7,600	228,000	2736000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		500	6,000
Entertainment		200	2,400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Hardwors goods		20,000	20,000	2	15000	20000	40,000
dejel	2 berel	14,000	28,000			30000	58,000
petrol	35 L	85	2,900				8,000
others			9,100				9,100
						0	0
Total	0	34085	60000		15000	50000	115100

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	9000	270000	3240000	3402000	3572100
Total Sales (A)	9000	270000	3240000	3402000	3572100
Less. Variable Expense		0	0	0	0
sales of product	8550	256500	3078000	3231900	3393495
Total variable Expense (B)	8550	256500	3078000	3231900	3393495
Contribution Margin (CM) [C=(A-B)	450	13500	162000	170100	178605
Less. Fixed Expense					
Rent		500	6000	6000	6000
Electricity Bill		500	6000	6500	7000
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6500	7000
Entertainment		200	2400	2800	3000
Salary (staff)					
Security Gard		100	1200	1300	1400
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	86000	87500
Net Profit (E) [C-D)		6500	77900	84100	91105
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	77900	84100	91105
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		57900	122000
	Total Cash Inflow	127900	142000	213105
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	57900	122000	193105

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : pochamaria,
puthia,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest



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