

APON HARDWARE & ELECTRIC

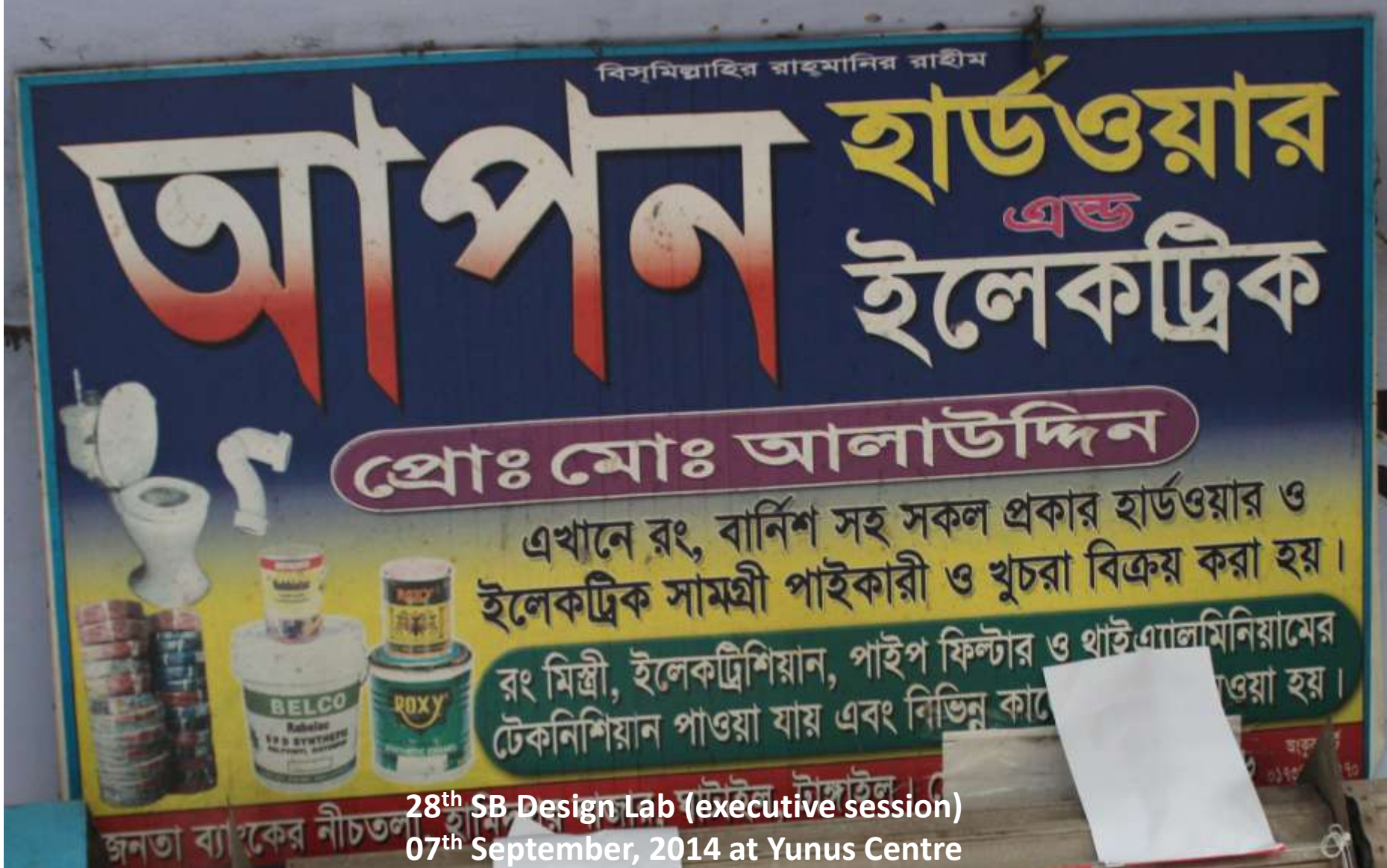
বিস্মিহাতির রাহমানির রাহিম

আপন হার্ডওয়ার এন্ড ইলেকট্রিক

শ্রোঃ মোঃ আলাউদ্দিন

এখানে রং, বার্নিশ সহ সকল প্রকার হার্ডওয়ার ও
ইলেকট্রিক সামগ্রী পাইকারী ও খুচরা বিক্রয় করা হয়।

রং মিস্ত্রী, ইলেকট্রিশিয়ান, পাইপ ফিল্টার ও থাইগ্যালমিনিয়ামের
টেকনিশিয়ান পাওয়া যায় এবং বিভিন্ন কাজে ব্যবহৃত হয়।



জনতা ব্যাংকের নীচতলা

২৮th SB Design Lab (executive session)
০৭th September, ২০১৪ at Yunus Centre

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD ALAUDDIN
Age	:	01-01-1986 (28 Years)
Marital status	:	Married
Children	:	1
No. of siblings:	:	3 Brothers & 3 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. AMENA BEGUM
(iii) Father's name	:	Mr. LATE. ASHKOR ALI
(iv) GB member's info	:	Branch: Beldoho Centre # 58 (Female), Member ID: 5145, Group No: 08 Member since 01-04-1999 <i>(15 Years)</i> , First loan:1,500 taka.
Further Information:	:	Existing loan:.19,000 Tk Outstanding: Nil
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes, Since 10 years
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GCCN, GKF etc..	:	No
Education, till to date	:	SSC Pass

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Currently run a hardware & electric shop
Business Experiences and Training Info	:	Five years experience in running business. He is now interested to scale up his business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01688-015481
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Amena Begum is a member of Grameen Bank since 15 years. At first she was took 1,500 taka loan from Grameen Bank. Amena Begum consecutively took loan from GB. She provide fund to her elder son pharmacy, younger son apon hardware & electric shop. She also purchase land & made a house. Finally she is a successful member of Grameen Bank who is improve livelihood successive.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	APON HARDWARE & ELECTRIC
Address/ Location	:	Vill: Nutshala, P.O: Kaliagram P.S: Ghatail Dist: Tangail
Total Investment in BDT	:	3,90,000 taka
Financing	:	Self BDT 1,90,000 (from existing business) 49% Required Investment BDT 2,00,000 (as equity) 51%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	6,000 Taka
Implementation	:	The business is planned to be scaled up by investment in existing goods like; Painting Color, Electric Cable, Electric Bulb, Holder, Switch Board, Lock etc. The targeting breakeven point is within the first year & payback period is estimated to be three years.

PROJECT SUMMERY



- ✓ Running a hardware shop with an experience of five years.
- ✓ All kind of hardware goods like; Painting Color, Electric Cable, Electric Bulb, Holder, Switch Board, Lock etc are available.
- ✓ Average 10% gain on purchase.
- ✓ Business will be increase from the second year 5% gradually.
- ✓ The Business is operate by the entrepreneur. Existing no employee.
- ✓ After getting equity fund one employee will be appointed.
- ✓ The entrepreneur source of income only from this shop.
- ✓ The shop is rented.
- ✓ Collects goods from Dhaka & Tangail.

Existing Business

BDT (TK)

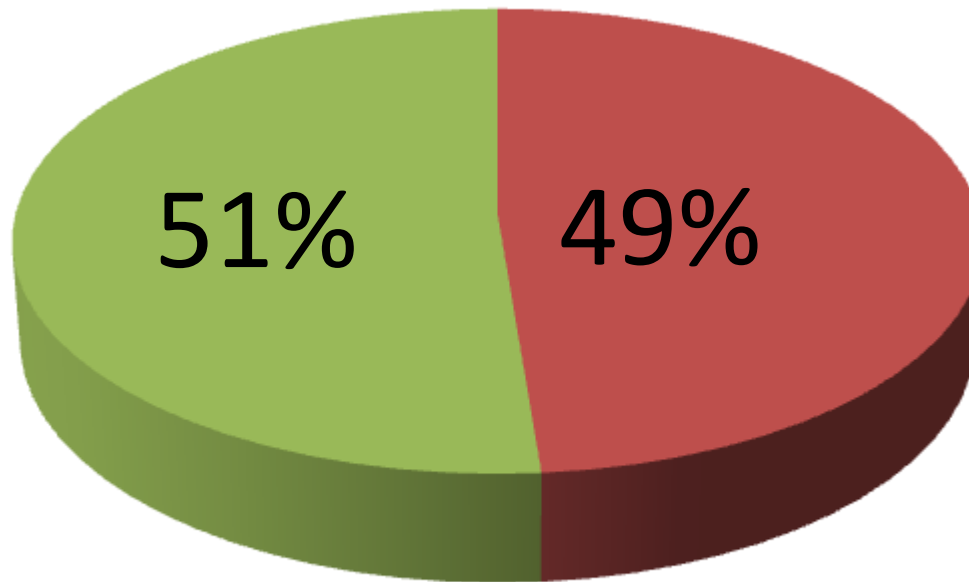
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Steel Board, Cable Coil, Painting Color, Fan, Holder	3,300	99,000	1,188,000
Switch, Lock, Kobja, Chain Etc	2,750	82,500	990,000
Total Sales (A)	6,050	181,500	2,178,000
Less. Variable Expense			
Steel Board, Cable Coil, Painting Color, Fan, Holder	3,000	90,000	1,080,000
Switch, Lock, Kobja, Chain Etc	2,500	75,000	900,000
Total variable Expense (B)	5,500	165,000	1,980,000
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Guard		100	1,200
Mobile Bill		300	3,600
Transportation		5,000	60,000
Entertainment & Others		500	6,000
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D]		8,100	97,200

Investment Breakdown

Particulars	Existing	proposed	proposed Total
Painting Color, Cable, Holder, Fan, Board	1,80,000	2,00,000	3,80,000
Furniture (Rack 2)	10,000	-	10,000
Total	1,90,000	2,00,000	3,90,000

Source of Finance

- Entrepreneur's Contribution 190,000
- Investor's Investment 200,000
- Total 390,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Steel Board, Cable Coil, Painting Color, Fan, Holder	6,600	198,000	2,376,000	2,494,800	2,619,540
Pipe, Switch, Lock, Kobja, Chain Etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	12,100	363,000	4,356,000	4,573,800	4,802,490
Less. Variable Expense					
Steel Board, Cable Coil, Painting Color, Fan, Holder	6,000	180,000	2,160,000	2,268,000	2,381,400
Pipe, Switch, Lock, Kobja, Chain Etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Total variable Expense (B)	11,000	330,000	3,960,000	4,158,000	4,365,900
Contribution Margin (CM) [C=(A-B)	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		2,000	24,000	25,200	26,460
Electricity Bill		600	7,200	7,560	7,938
Guard		100	1,200	1,260	1,323
Mobile Bill		300	3,600	3,780	3,969
Transportation		5,000	60,000	63,000	66,150
Salary (self)		6,000	72,000	75,600	79,380
Salary (staff)		5,000	60,000	63,000	66,150
Entertainment, SMS Monitoring & Others		500	6,000	6,300	6,615
Non Cash Item:					
Depreciation		83	1,000	1,000	1,000
Total Fixed Cost		19,583	235,000	246,700	258,985
Net Profit (E) [C-D)		13,417	161,000	169,100	177,605
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit (Ownership Tr. Fee added back)	161,000	169,100	177,605
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus		82,000	172,100
	Total Cash Inflow	362,000	252,100	350,705
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	82,000	172,100	270,705

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Credit Sales

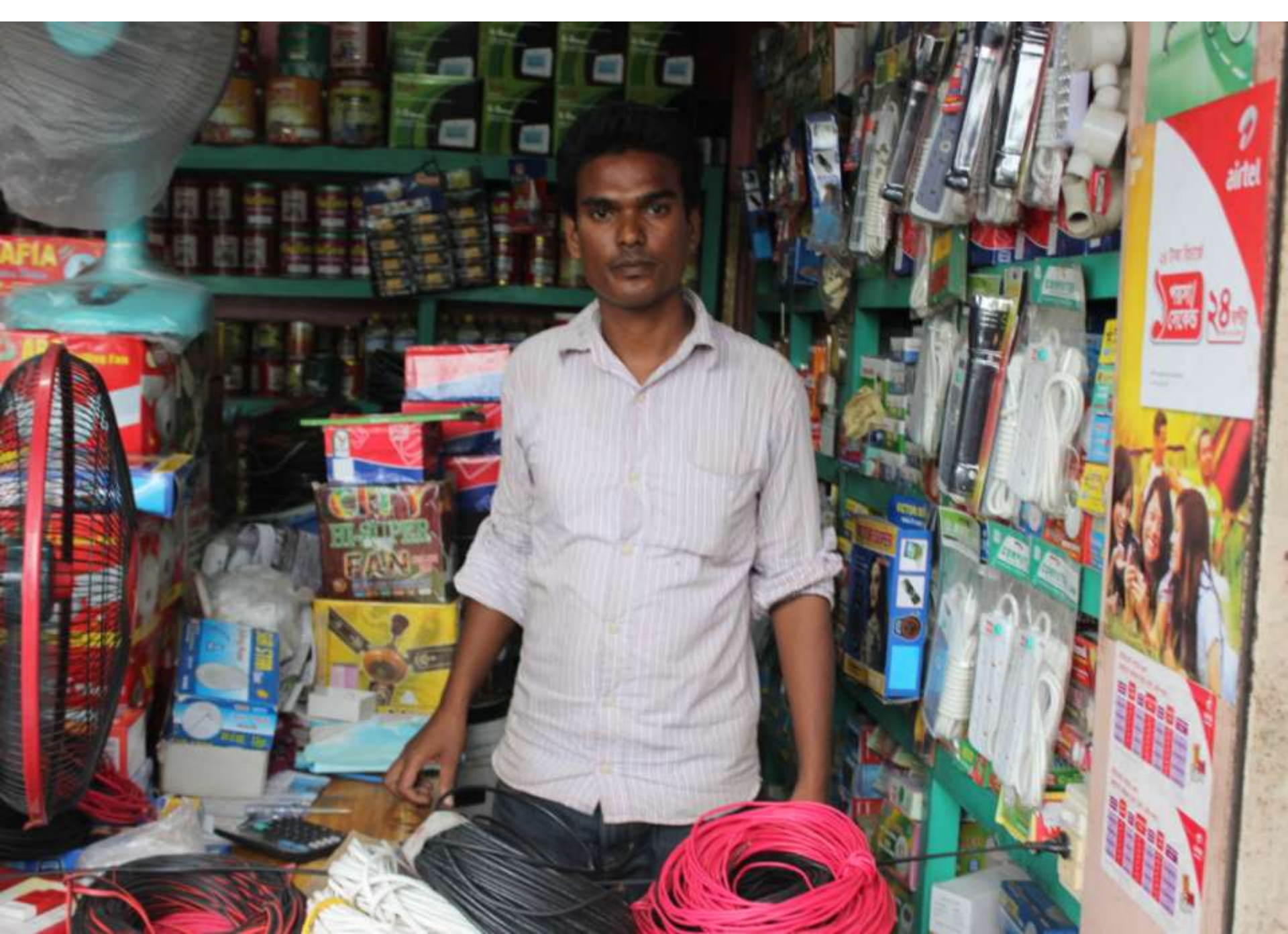
OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures







PICTURE OF NOBIN UDYOKTA & MOTHER

