

MILI TUBE-WELL AND HARDWARE



Project identification and prepared by: Md Asif, Ashulia Unit, Dhaka
Project verified by: Md Mizanur Rahman Patwary
Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MAHMUDUL HASAN
Age	:	01-10-1995 (19 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/S
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Kolma P.O:Dairy Farm P.S: Savar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHALEDA BEGUM
(iii) Father's name	:	MD ALOMGIR HOSSAIN
(iv) GB member's info	:	Branch: Tongabari Ashulia, Centre # 44(Female), Member ID: 4286, Group No: 02 Member since 08 Years First loan: 5,000 taka.
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT 15,000
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Tubewell boring & House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01687-715412
Father Contact No.	:	01712-008462
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Khaleda Begum is a member of Grameen Bank since 08 years. At first she took 5,000 taka loan from Grameen Bank. Khaleda Begum gradually took loan from GB. Utilize loan in tubewell boring business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	MILI TUBE-WELL AND HARDWARE
Location	:	Anarkoli bus stand, Ashulia, Dhaka
Total Investment in BDT	:	BDT 5,00,000
Financing	:	Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pipe, Fittings, Water Tank etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed▪Collects goods from Alobazar, Noyapur.▪The shop is rented.▪Agreed grace period is 3 months.

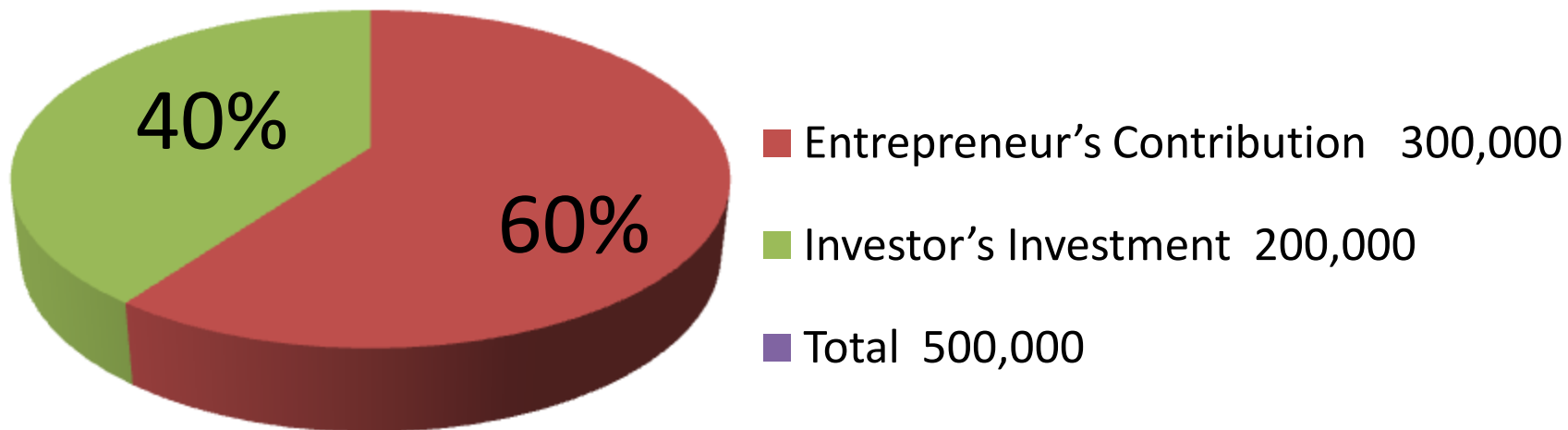
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pipe, Water Tank , Pan, Basin, Fittings, etc	3,300	99,000	1,188,000
Total Sales (A)	3,300	99,000	1,188,000
Less. Variable Expense			
Pipe, Water Tank, Pan, Basin, Fittings, etc	2,640	79,200	950,400
Total variable Expense (B)	2,640	79,200	950,400
Contribution Margin (CM) [C=(A-B)]	660	19,800	237,600
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		400	4,800
Mobile Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		7,000	84,000
Entertainment		1,000	12,000
Guard		200	2,400
Total fixed Cost (D)		11,600	139,200
Net Profit (E) [C-D]		8,200	98,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pipe (80,000), Basin (39,000), Water Tank (20,000), Fittings (50,000), Others (11,000)	2,00,000	-	2,00,000
Motor (5pcs) 52,000, Double burner (15,000) Pipe boring (42,000), G.I Pipe (50,000) Fittings (41,000)	-	2,00,000	2,00,000
Security	1,00,000	-	1,00,000
Total	3,00,000	2,00,000	5,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Pipe, Fittings, Water Tank etc	5,500	165,000	1,980,000	2,079,000
Total Sales (A)	5,500	165,000	1,980,000	2,079,000
Less. Variable Expense				
Pipe, Fittings, Water Tank etc	4,400	132,000	1,584,000	1,663,200
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity Bill		400	4,800	5,300
Mobile bill & SMS Monitoring		750	9,000	8,500
Transportation		1,500	18,000	20,000
Salary (self)		8,000	96,000	96,000
Salary (staff)		4,000	48,000	48,000
Entertainment		1,200	14,400	15,000
Guard		200	2,400	2,600
Total Fixed Cost		17,550	210,600	213,400
Net Profit (E) [C-D]		15,450	185,400	202,400
Investment Payback			120,000	120,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	200,000	
1.2	Net Profit	185,400	202,400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		65,400
	Total Cash Inflow	385,400	267,800
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)	120,000	120,000
	Total Cash Outflow	320,000	120,000
3	Net Cash Surplus	65,400	147,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures

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শ্বিলি

টিউবওয়েল

হার্ডওয়ার

এখানে সকল প্রকার টিউবওয়েল ও
সাবমারসিবল পাম্প এর বকিং করা হয়
এবং (৬x৮) বকিং করা এবং হার্ডওয়ার এর
যাবতীয় মালামাল পাওয়া যায়।



PADMA





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FAMILY PICTURE

