

Proposed NU Business Name: **SOHAN HARDWARE & SHOES**



Project identification and prepared by: Md Ataur
Rahman, Sakhipur Unit, Tangail.

Project verified by: Md Siddiquer Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMIR HAMJA
Age	:	13-10-1993 (24 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: KhamarChala, P.O: Boheratoilo , P.S: Sakhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOYARA
(iii) Father's name	:	MD. HASMOT ALI
(iv) GB member's info	:	Branch: Boheratoilo ; Centre # 5(Female), Member ID: 1801; Group No: 03 Member since: 19-05-2007 (10 Years) First loan: BDT 10000/-
Further Information:		Existing loan: BDT 20000/- ; Outstanding loan: BDT 2800
(v) Who pays GB loan installment	:	N/A
(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	:	09 years experience in running business. He has NO training business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-291124
Father's Contact No.	:	01716-354687
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOYARA joined Grameen Bank since 10 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. She utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHAN HARDWARE & SHOES
Location	:	Boheratoilo Bazar, Shakhipur, Tangail
Total Investment in BDT	:	BDT 165000/-
Financing	:	Self BDT 115000 (from existing business) 70% Required Investment BDT 50,000 (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	33ft x 17ft = 561square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing like, Shoes, sanitary & hardware item.▪The farm is own.▪The shop is operating by entrepreneur.▪Existing no employees.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

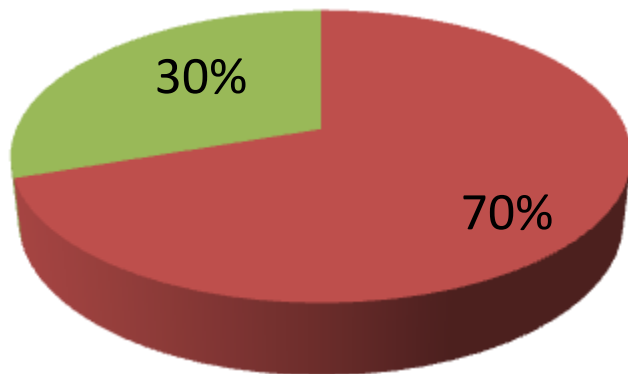
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shoes, sanitary & hardware item	3120	93600	1123200
Total sales (A)	3120	93600	1123200
Less Variable Exp.			
Shoes, sanitary & hardware item	2652	79560	954720
Total Variable exp. (B)	2652	79560	954720
Contribution Margin CM [C= (A-B)]	468	14040	168480
less fixed exp.			
Electricity bill		700	8400
Transportation		2000	24000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile		300	3600
total fixed cost (D)		8200	98400
Net profit (E) [C-D]		5840	70080

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shoes	200	250	50,000	160	250	40,000	90,000
Sanitary	200	100	20,000	100	100	10,000	30,000
Hardware	100	300	30,000			0	30,000
others	150	100	15,000			0	15,000
Total	650		115,000	260		50,000	165,000

Source of Finance



■ Entrepreneur's Contribution 115,000

■ Investor's Investment 50,000

■ Total 165,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shoes, sanitary & hardware item	3980	119400	1432800	1504440	1579662
Total Sales (A)	3980	119400	1432800	1504440	1579662
less variable Expenses					
Shoes, sanitary & hardware item	3383	101490	1217880	1278774	1342713
Total variable Expenses (B)	3383	101490	1217880	1278774	1342713
Contribution Margin (CM)= (A-B)	597	17910	214920	225666	236949.3
Less Fixed Expenses					
Electricity bill		700	8400	8400	8400
Transportation		2250	27000	27000	27000
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobile		400	4800	4800	4800
Total Fixed Cost		8650	103800	103800	103800
Net Profit (E) (C-D)		9260	111120	121866	133149.3
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	111,120	121,866	133149.3
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		91,120	192986
	Total Cash Inflow	161120	212986	326135.3
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	20000	
3	Net Cash Surplus	91,120	192986	306135.3

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0
Others:0 Experience & Skill : 9 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Nalua Bazar, Sakhipur,
Tangail.

THREATS

Theft
Fire
Political unrest

Pictures





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গোহেল



शुद्ध

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FAMILY PICTURE

