

Proposed NU Business Name: **MS. BHUIYA TILES & HARDWARE**



Project identification and prepared by: Md.Nasir uddin sheikh
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ASADUZZAMAB BHUIYAN
Age	:	25/07/1991 (26 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill: Bashpara P.O: Chagal naiya, P.S: Chagal naiya, 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	:	SELINA BEGUM
(iii) Father's name	:	LATE:ABDUL KADER BHUIYAN
(iv) GB member's info	:	Branch: Chagalnaiya , Centre # 23/(Female), Member ID:1517, Group No: 01 Member since: 05-03-2000-2006 First loan: BDT 5,000/- Existing loan: BDT 10,000/- Outstanding loan: BDT 00/-
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	:	Eight 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.	:	01796-507820
Mother's Contact No.	:	01813-880485
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA BEGUM joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House Repair.

Proposed Nobin Udyokta Business Info

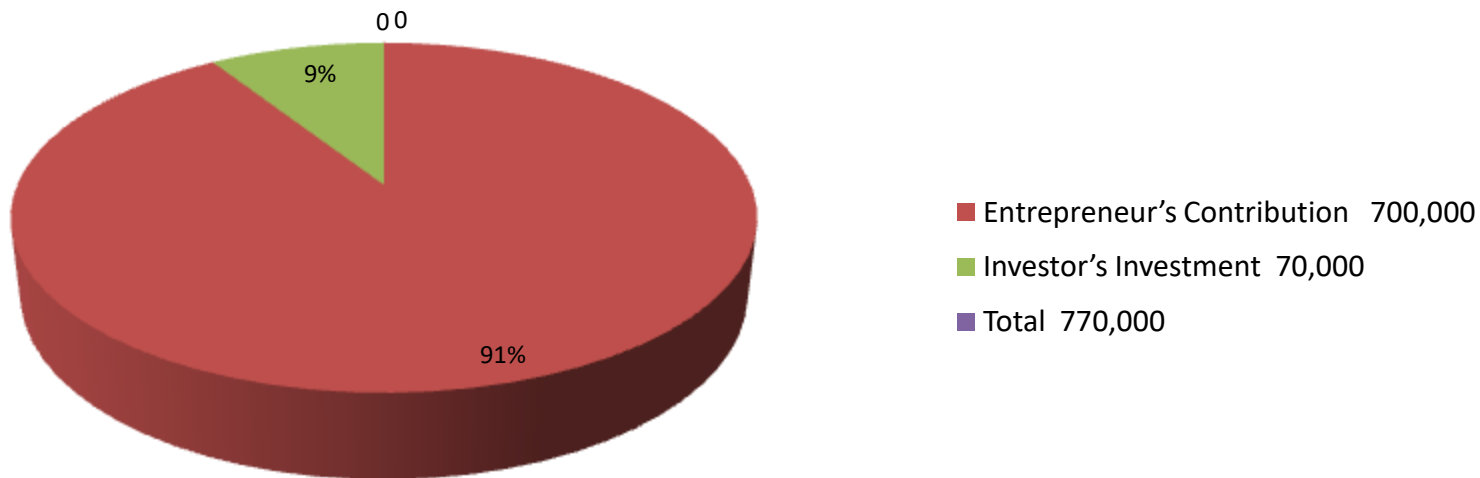
Business Name	:	MS.BHUIYA TILES & HARDWARE
Location	:	T & t Road, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 7,70,000/-
Financing	:	Self BDT 7,00,000/- (From Existing Business) 91% Required Investment Bdt,70,000(as Equity) 9%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 15ft. = 200 Square Ft
Security Of The Shop	:	,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Paint,pipe,Fitings,Hardware,Etc.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 1 Employee.▪He Is Doing His Business In Own Place.▪Collects Goods From Chitagong Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Paint,pipe,Fitings,Hardware,Etc.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Paint,pipe,Fitings,Hardware,Etc.	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		0	0
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		500	6000
Guard		0	0
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		12500	150000
Net Profit (E)= [C-D]		11500	138000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
paint	305,500	0	305,500
pipe	180,000	0	180,000
fitings	40,000	35,000	75,000
hardware	150,000	35,000	185,000
others	24,500	0	24,500
	0	0	0
	0	0	0
	0	0	0
	0	0	0
Total	700,000	70,000	770,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Paint,pipe,Fitings,Hardware,Etc.	4500	135000	1620000	1701000	1786050
0	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Paint,pipe,Fitings,Hardware,Etc.	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12500	147600	148300	149015
Net Profit (E)= [C-D]		14500	174000	182700	191835
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	174,000	182700	191835
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		146000	300700
	Total Cash Inflow	244,000	328,700	492,535
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	146,000	300,700	464,535

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; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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