

Proposed NU Business Name: **M/S HAZI PARTS AND ELACTRIC**



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Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	AMANULLA
Age	:	26-06-1983(34 Years)
Education, till to date	:	FAZIL
Marital status	:	Married
Children	:	2 Sons,01 daughter
No. of siblings:	:	04 Sisters, 01 Brother
Address	:	Vill:North Guthuma, P.O:Guthoma, P.S: Porshuram, 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	:	HOSNEWARA BEGUM
(iii) Father's name	:	ABU SALEH
(iv) GB member's info	:	Branch: Porshuram, Centre # 28 (Female), Member ID:1704, Group No: 04 Member since: 10-05-2005-2010 (05 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan:
(v) Who pays GB loan installment	:	No
(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	:	No
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815472842
Mother's Contact No.	:	01815472843
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BAGUM joined Grameen Bank since 05 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

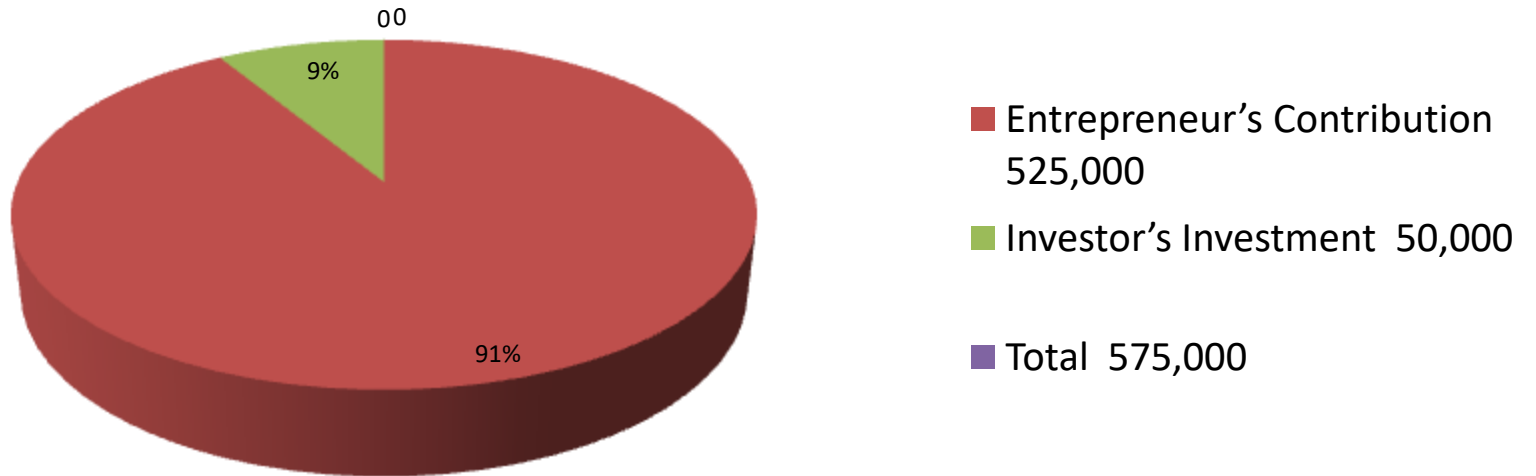
Proposed Nobin Udyokta Business Info

Business Name	:	M/S HAZI PARTS AND ELECTRIC
Location	:	Main road, south bazar, Porshuram, Feni.
Total Investment in BDT	:	BDT 575,000/-
Financing	:	Self BDT 525,000(from existing business) 77% Required Investment BDT,50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Thai glass,alominiyam,ss pipe,energy balb,soket,Others.. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 0 employee. ▪He is doing his business in renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
thai glass,elominiyam,ss pipe,energy bulb,soket,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
thai glass,elominiyam,ss pipe,energy bulb,soket,others	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		1300	15600
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		200	2400
Guard		150	1800
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		10650	127800
Net Profit (E)= [C-D]		13350	160200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
thai glass	0	0	100,000			30,000	130,000
elominyam	0	0	240,000			20,000	260,000
ss pipe	0	0	80,000			0	80,000
energy balb	0	0	2,500			0	2,500
tar	0	0	10,000			0	10,000
soket	0	0	2,500			0	2,500
others	0	0	20,000			0	20,000
security	0	0	70,000			0	70,000
						0	0
						0	0
Total	0	0	525,000	0	0	50,000	575,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
thai glass,elominiyam,ss pipe,energy bulb,soket,others	4500	135000	1620000	1701000	1786050
0	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic 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		1300	15600	15600	15600
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		200	2400	2400	2400
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		10650	127800	128500	129215
Net Profit (E)= [C-D]		16350	196200	206010	216311
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	196,200	206010	216310.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		176200	362210
	Total Cash Inflow	246,200	382,210	578,521
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	20,000	20,000
3	Net Cash Surplus	176,200	362,210	558,521

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of
shop;Rajespurbazar,parshoram,feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





ated By:
LUTION CENTER
BANGLADESH







FAMILY PICTURE

