

# SHARIFUL HARDWARE



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**Grameen Shakti Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOHAMMAD SHARIFUL ISLAM</b>
Age	:	01-04-1987 (28 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother
Address	:	Vill: South Salna P.O: Salna bazar P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ROWSHON ARA KHATUN</b>
(iii) Father's name	:	<b>MOHAMMAD ABDUS SAMAD</b>
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 97 (Female), Member ID: 5603, Group No: 02 Member since: 03-04-1994 (21 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 33,060
(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 (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01931-204740
Mother Contact No.	:	01924-611861
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Rowshon Ara Khatun is a member of Grameen Bank since 21 years. At first she took 5,000 taka loan from Grameen Bank. Rowshon Ara Khatun gradually took loan from GB. Utilize loan cow rearing and home development. She made two tin shed house and purchase 8 decimal land.

# Proposed Nobin Udyokta Business Info

Business Name

: **SHARIFUL HARDWARE**

Location

: Salna bazar, Gazipur

Total Investment in BDT

: BDT 3,60,000

Financing

: Self BDT 2,10,000 (from existing business) 58%  
Required Investment BDT 1,50,000 (as equity) 42%

Present salary/drawings  
from business (estimates)

: 5,000 Taka

Proposed Salary

: 8,000 Taka

Implementation

- :
- The business is planned to be scaled up by investment in existing hardware goods like; Painting color, Lock, Pin, Steel cable, Screw, Glue etc.
  - Average 20% gain on sales.
  - The business is operating by entrepreneur. Existing no employee.
  - Collects goods from Joydebpur, Chourasta, Gazipur.
  - The shop is rented.
  - Agreed grace period is 4 months.

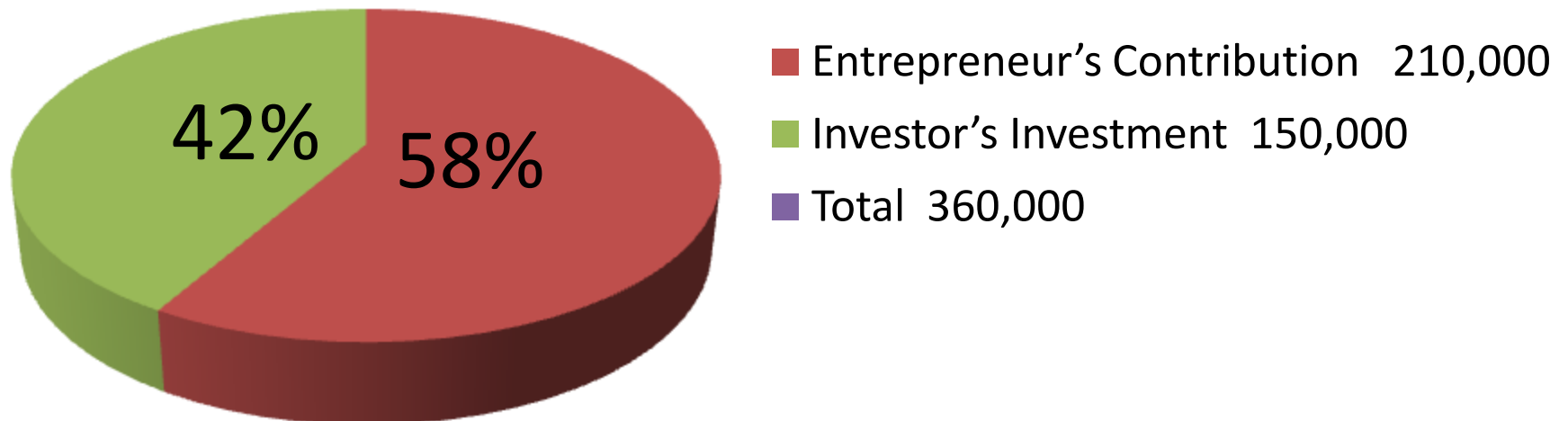
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Painting color, Lock, Pin, Steel cable, Screw, Glue etc	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Painting color, Lock, Pin, Steel cable, Screw, Glue etc	2,000	60,000	720,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		300	3,600
Generator bill		200	2,400
Mobile Bill		400	4,800
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		400	4,800
<b>Total fixed Cost (D)</b>		<b>7,800</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,200</b>	<b>86,400</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Painting color, Lock, Bucket, Barnish item Pin, Steel cable, Screw, Glue etc	70,000 40,000 60,000	80,000 40,000 30,000	3,20,000
Security	40,000	-	40,000
<b>Total</b>	<b>2,10,000</b>	<b>1,50,000</b>	<b>3,60,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Painting color, Lock, Pin, Steel cable, Screw, Glue etc	4,500	135,000	1,620,000	1,701,000	1,786,050
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>	<b>1,701,000</b>	<b>1,786,050</b>
<b>Less. Variable Expense</b>					
Painting color, Lock, Pin, Steel cable, Screw, Glue etc	3,600	108,000	1,296,000	1,360,800	1,428,840
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296,000</b>	<b>1,360,800</b>	<b>1,428,840</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		400	4,800	5,300	5,700
Generator bill		200	2,400	2,600	2,800
Mobile bill & SMS Monitoring		650	7,800	8,200	8,500
Transportation		900	10,800	12,800	14,800
Salary (self)		8,000	96,000	96,000	96,000
Entertainment		500	6,000	6,500	7,000
<b>Total Fixed Cost</b>		<b>11,650</b>	<b>139,800</b>	<b>143,400</b>	<b>146,800</b>
<b>Net Profit (E) [C-D]</b>		<b>15,350</b>	<b>184,200</b>	<b>196,800</b>	<b>210,410</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	184,200	196,800	210,410
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		124,200	261,000
	<b>Total Cash Inflow</b>	<b>334,200</b>	<b>321,000</b>	<b>471,410</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>124,200</b>	<b>261,000</b>	<b>411,410</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







BERGER  
Hobbilac  
SPD

BERGER  
Hobbilac  
SPD

এখানে  
Tel Talk  
স্বাস্থ্য কেন্দ্র

































