

Proposed NU Business Name: **M/S ADIB HARDWARE**



Project identification and prepared by: Md. Sirajul Islam

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RASEL MAHMUD
Age	:	15-09-1985(30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother's
Address	:	Vill: Moddho Para P.O: Zahidgonj P.S: Ghatail , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	RABEYA
(iii) Father's name	:	ABDUL AZIZ
(iv) GB member's info	:	Branch: Brahmonsashon, Centre # 04 (Male), Member ID: 1082/1, Group No: 01 Member since: 14-06-1986 (29Years) First loan: BDT 2,000 Taka.
Further Information:		Existing loan: 6000, Outstanding loan: 2600
(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.)	:	None
Business Experiences and Training Info	:	1 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Father's Income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768272618
Family's Contact No.	:	01777319272
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ABDUL AZIZ Joined Grameen Bank Since 29 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S ADIB HARDWARE
Location	:	Brahmonshason Bazar, Ghatail,Tangail.
Total Investment in BDT	:	BDT 241,000
Financing	:	Self BDT 181,000(from existing business) 67% Required Investment BDT 60,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12 ft x 14 ft= 168 Square ft
Security of the shop	:	BDT 150,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Cable,Colour,Energy Bulb,Swice Board,Plug,Polythin,Lock,Skroo,Guna And Plastic Item, Etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing No Employee. ▪The shop is rented. ▪Collects goods from Ghatail , Elenga. ▪Agreed grace period is 3 months.

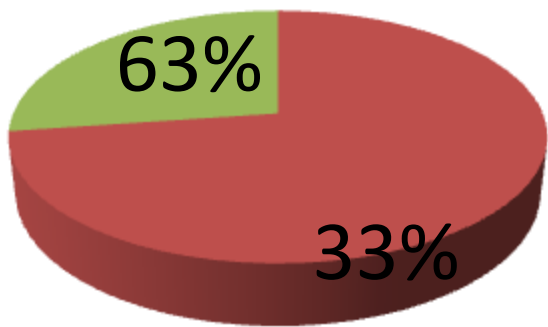
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cable,Colour,Energy Bulb,Swice Board,Plug,Polythin,Lock,Skroo,Guna And Plastic Item, Etc.	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less. Variable Expense			
Cable,Colour,Energy Bulb,Swice Board,Plug,Polythin,Lock,Skroo,Guna And Plastic Item, Etc.	2000	60000	720000
Total variable Expense (B)	2000	60000	720000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less. Fixed Expense			
Rent		1500	18000
Electricity Bill		150	1800
Mobile Bill		250	3000
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		250	3000
Guard		200	2400
Genaretor		150	1800
Total fixed Cost (D)		7700	92400
Net Profit (E) [C-D]		7200	87600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cable,Colour,Energy Bulb,Swice Board,Plug,Polythin,Lock,Skroo,Guna And Plastic Item, Etc.	121000	20000	141000
Fly Board=500*34.5,Iron=140*185		40000	40000
Sequrity	60000	0	60000
Total	181000	60000	241000

Source of Finance



**Entrepreneur
Investment:181,000
Investor Investment:60,000
Total Investment:241,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cable, Colour, Energy Bulb, Swice Board, Plug, Polythin, Lock, Skroo, Guna And Plastic Item, Etc.	3600	108000	1296000	1360800
Total Sales (A)	3600	108000	1296000	1360800
Less. Variable Expense				
Cable, Colour, Energy Bulb, Swice Board, Plug, Polythin, Lock, Skroo, Guna And Plastic Item, Etc.	2880	86400	1036800	1088640
Total variable Expense (B)	2880	86400	1036800	1088640
Contribution Margin (CM) [C=(A-B)]	720	21600	259200	272160
Less. Fixed Expense				
Rent		1500	18000	18000
Electricity Bill		150	1800	1800
Mobile Bill		300	3600	3600
Salary (self)		5000	60000	60000
Transportation		200	2400	2400
Entertainment		300	3600	3600
Genaretor		150	1800	1800
Guard		200	2400	2400
Total Fixed Cost		7800	93600	93600
Net Profit (E) [C-D]		13800	165600	178560
Investment Payback			36000	36000

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	60,000	
1.2	Net Profit	165600	178560
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		129600
	Total Cash Inflow	225600	308160
2	Cash Outflow		
2.1	Purchase of Product	60000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96000	36000
3	Net Cash Surplus	129600	272160

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 01 Year
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

Pictures

মেসার্স আদিব হাটওয়ার

শ্রোঃ মোঃ রাসেল মাহমুদ

প্রধানতঃ যাবতীয় রুগ, বাগিচা, ইলেকট্রিক্যাল, ইত্যাদি
মানামাল প্রস্তুত করিবে, জিয়ারতী জামায়াতের

ব্রাহ্মনশাসন বাজার, ঘাটাইল, টাঙ্গাইল।



মেসার্স আদিব হার্ড

শ্রোঃ মোঃ রাসেল সাহেদ

প্রথমে যাবতীয় রুট, বাণিশ, ইলেকট্রিক্যাল

মালামাল প্রবুও ঠিককাটা, জিয়াই

ব্রাহ্মনশাসন বাজার, ঘাতাইল, ঢাকা





TRANSISTOR

WALZ OH

BIHAN

BEROSEN
Kobhitaha
SPD

C BAZAR
ON BLACK OXIDE





MC BAZAR
BLACK OXIDE









FAMILY PICTURE

