

Proposed NU Business Name: **SIFAT HARDWARE**



Project identification and prepared by: Md.Shahidul Islam,
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SIFAT MOLLA
Age	:	08-11-1999 (19 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	03 Brothers
Address	:	Vill: Singhora, P.O: Patilghap . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MST. RUNA AKTER
(iii) Father's name	:	MD. SAPAN MOLLA
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 09 (Female), Member ID: 4639, Group No: 08 Member since: 15-01-2004 (14 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 70,000 Outstanding loan: BDT:40,740/-
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	He has nine years experience in running business. By birth own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01861-835717
Family's Contact No.	:	01787-544055
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RUNA AKTER joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

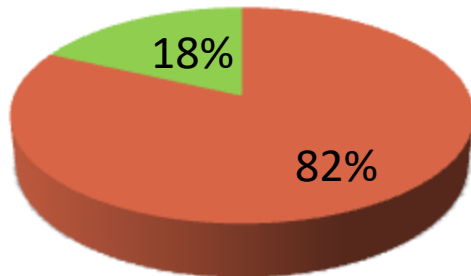
Business Name	:	SIFAT HARDWARE
Location	:	Chandra bazar, Nawabgonj, Dhaka
Total Investment in BDT	:	BDT 5,27,000/-
Financing	:	Self BDT 4,47,000/- (from existing business) 82% Required Investment BDT 80,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40ft x 20 ft= 800 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to scaled up by investment in existing goods like colour,cable,gas celender etc. ▪The business is operating by entrepreneur. Existing no employee. ▪The farm is Rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Hardwere item	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Hardwere item	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		300	3600
Rent		1000	12000
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		300	3600
Generator		0	0
Total Fixed Cost (D)		7900	94800
Net Profit (E)= [C-D]		7100	85200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Color bank	13	20,000	2,60,000				2,60,000
Gas Stove	25	2,200	55,000				55,000
Gas Cylinder	20	2,600	52,000				52,000
Cables	10	2,000	20,000				20,000
Others goods			20,000				20,000
Security			40,000				40,000
Parts						80,000	80,000
Total			4,47,000			80,000	5,27,000

Source of Finance



- Entrepreneur's Contribution's :- 4,47,000
- Investor Investment's :- 80,000
- Total :- 5,27,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Trailarinng Item	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Trailaring Item	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		1500	18000	216000	2592000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		300	3600	3600	3600
Rent		1000	12000	12000	12000
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		8700	32400	230800	2607200
Net Profit (E)= [C-D]		12300	147600	154980	162729
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	147,600	154980	162729
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	121600	121600	244580
	Total Cash Inflow	233,600	276,580	407,309
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	121,600	244,580	375,309

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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 farm: Patilljhap, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

ফাত ড্রেডার্স



শ্রোঃ স্বপন মোল্লা

মোবা : 01863543836

দারিদ্রা সুপার মার্কেট, দক্ষিণ পূর্ব সিংহাড়া
(দিন রাতের মোড়) পোড়া কোক, নারায়ণ, দাল।

কম্বায়ারে মালামাল এবং গ্যাসের সিলিন্ডার ও গ্যাসের ছুলা সুলভ মূল্যে বিক্রয় করা হয়।









সিফাত ট্রেডার্স



প্রোঃ স্বপন মোল্ল

মোবা : 01863543836

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(দিন হাজার মোড়) শেরা রোড, বাবুগঞ্জ, ঢাকা

এখানে দ্রাব্যীয় স্বাস্থ্যকর খাদ্যমাল এবং গ্যাসের সিলিন্ডার ও গ্যাসের ছুলা সুলভ মূল্যে বিক্রয় করা হয়।

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