

Proposed NU Business Name: **MAA HARDWARE STORE**



Project identification and prepared by: Md. Abdul Mannan Talukdar,
Mohonpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MUNTU KARMOKAR
Age	:	28/02/1985 (31 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Emamgonj, P.O: Damkura hat, P.S: Godabari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE SREEMOTI BALA
(iii) Father's name	:	BIJOY KARKOKAR
(iv) GB member's info	:	Branch: Damkura, Poba Centre # 5(Female), Member ID: 7043, Group No: 10 Member since: January 2003 (13Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: Nil
(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	:	14 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	.01714603845
Mother's Contact No.	:	01719614240
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE SREEMOTI BALA joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA HARDWARE STORE
Location	:	Damkura Hat(Moshjid Goli)
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 60,000/-(from existing business) 50% Required Investment BDT 60,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11ft x 11ft= 121square ft
Security of the shop	:	BDT 23318/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Metal n Plastic Item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Agreed grace period is 3 months.

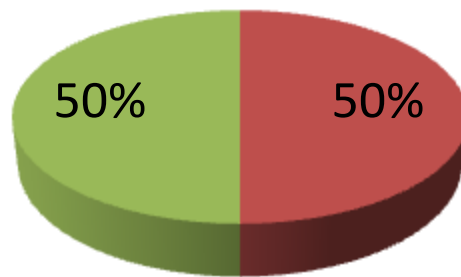
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Hardware items	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		250	3000
Electricity bill		200	2400
Transportation		800	9600
Salary (self)		5000	60000
Entertainment		600	7200
Guard		140	1680
Mobile bill		500	6000
Total fixed cost (D)		7,490	89880
Net Profit (E)= [C-D]		6,010	72120

Investment Breakdown

Particulars	Existing	Proposed	Total
Still types (Cable,Ceaser,etc)	40,000	40,000	80000
Color	10,000	10,000	20000
Plastic items	5,000	5,000	10000
Others	5,000	5,000	10000
	60,000	60,000	120000

Source of Finance



■ Entrepreneur's Contribution 60,000

■ Investor's Investment 60,000

■ Total 120,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Hardware items	4500	135000	1620000	1701000
Total Sales (A)	4500	135000	1620000	1701000
Less Variable Expense				
Hardware items	3825	114750	1377000	1445850
Total variable Expense (B)	3,825	114750	1377000	1445850
Contribution Margin (CM) [C=(A-B)	675	20250	243000	255150
Less Variable Expense				
Rent		250	1,800	1,800
Electricity bill		400	4800	5000
Transportation		1,000	12,000	12,500
Salary (Self)		5000	60000	60000
Entertainment		800	9600	9800
Guard		140	1680	1680
Mobile bill		600	7200	7400
Total fixed cost (D)		8,050	95,400	96,500
Net Profit (E)= [C-D]		12200	146400	158,650
Investment Payback			36,000	36,000

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

SR#	<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	146,400	158,650
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		110,400
	Total Cash Inflow	206400	269050
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	110,400	233050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
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

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প্রোঃ মুনু কৰ্মকাৰ

দামকড়া বাজার, পধা-রাজশাহী। মোবাঃ ০১৭১৪৬০৩৮৪৫











প্রোঃ মুনু কামগার
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FAMILY PICTURE