

Proposed NU Business Name: **HARDWARE AND MODIR STORE**



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Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	PIJUSH CHANDRA SAHA
Age	:	01-07-1982 (29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brother & 2 Sisters
Address	:	Vill: Shanbari, P.O: Elasin, P.S: Delduar, 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	:	SONDHA RANI SAHA
(iii) Father's name	:	LATE. JOTISH CHANDRA SAHA
(iv) GB member's info	:	Branch: Elasin Delduar; Centre # 04 Male), Member ID: 2266, Group No: 05 Member since: 13-10-1988 (08 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan : Nil , Outstanding loan: BDT 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	:	5 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.	:	01741-379360
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. JOTISH CHANDRA SAHA joined Grameen Bank since 08 years ago. At first he took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HARDWARE AND MODIR STORE
Location	:	Elasin High School Road, Tangail
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 180,000/-(from existing business) 69% Required Investment BDT 80,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 10 ft = 140 square ft
Security of the shop	:	BDT 30,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Hardware item. ▪Average 12% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Tangail. ▪Agreed grace period is 3 months.

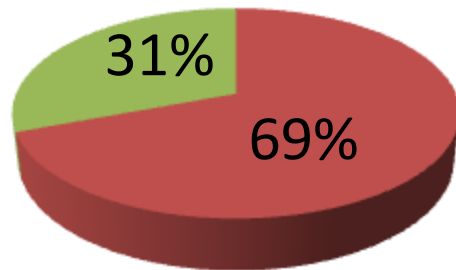
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hardware Item	4,100	123,000	1,476,000
Total Sales (A)	4,100	123,000	1,476,000
Less. Variable Expense			
Hardware Item	3,608	108,240	1,298,880
Total variable Expense (B)	3,608	108,240	1,298,880
Contribution Margin (CM) [C=(A-B)]	492	14,760	177,120
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		200	2,400
Mobile Bill		150	1,800
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Entertainment		300	3,600
Guard		200	2,400
Total fixed Cost (D)		8,650	103,800
Net Profit (E) [C-D]		6,110	73,320

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cement Color	9	3000	27,000	10	3000	30,000	57,000
Red Color	2	9000	18,000	0	0	0	18,000
Black Color	4	4500	18,000	0	0	0	18,000
Spirit	1	6700	6,700	1	6700	6,700	13,400
Color Gallon	70	700	49,000	50	700	35,000	84,000
Wall Color	23	90	2,070	0	0	0	2,070
Thinner	30	200	6,000	0	0	0	6,000
RFL Item	20	300	6,000	1	5000	5,000	11,000
Pin	1	3000	3,000	0	0	0	3,000
Others	1	44230	44,230	1	3300	3,300	47,530
Total	161		180,000	63		80,000	260,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 80,000
- Total 260,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Hardware Item	6,100	183,000	2,196,000	2,305,800
Total Sales (A)	6,100	183,000	2,196,000	2,305,800
Less. Variable Expense				
Hardware Item	5,368	161,040	1,932,480	2,029,104
Total variable Expense (B)	5,368	161,040	1,932,480	2,029,104
Contribution Margin (CM) [C=(A-B)]	732	21,960	263,520	276,696
Less. Fixed Expense				
Rent		800	9,600	9,600
Electricity Bill		200	2,400	3,000
Mobile Bill		250	3,000	8,000
Salary (self)		5,000	60,000	60,000
Transportation		2,500	30,000	32,000
Entertainment		300	3,600	4,000
Guard		200	2,400	2,400
Salary (staff)		3,000	36,000	36,000
Total Fixed Cost		12,250	147,000	155,000
Net Profit (E) [C-D]		9,710	116,520	121,696
Investment Payback			48,000	48,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	116,520	121,696
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		68,520
	Total Cash Inflow	196,520	190,216
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	68,520	142,216

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 5 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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FAMILY PICTURE

