

Proposed NU Business Name: **HAQUE HARDWARE**



Project identification and prepared by: Md Lokman Hakim
Godagari Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABU TAHER (DULAL)
Age	:	20-11-1988 (28 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Pirijpur, P.O: Pirijpur, P.S: Godagari, 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	:	MOST. DILRUBA BEGUM
(iii) Father's name	:	MD MAINUL HAQUE
(iv) GB member's info	:	Branch: Matikata Godagari, Centre # 71 (Female), Member ID: 2362/1, Group No: 02 Member since: 25-02-2010 (06 Years) First loan: BDT 20,000 Taka.
Further Information:		Existing loan: BDT 50,000/-, Outstanding loan: 29,100/-
(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	:	12 years experience in running business. 10 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-870174
Family's Contact No.	:	01716-385319
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. DILRUBA BEGUM Joined Grameen Bank Since 06 Years Ago. At First She Took 20,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	HAQUE HARDWARE
Location	:	Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 300,000
Financing	:	Self BDT 250,000 (from existing business) 83% Required Investment BDT 50,000 (as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 4,000 Taka.
Proposed Salary	:	BDT 4,000 Taka.
Size of shop	:	20 ft x 15 ft= 300 Square ft
\Implementation	:	<ul style="list-style-type: none">▪Currently run a hardware shop.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no Employees.▪The shop is owned.▪Collects goods from Dhaka Rajshahi.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Hardware item	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Hardware item	72,000	864,000
Total variable Expense (B)	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	18,000	216,000
Less. Fixed Expense		
Electricity Bill	400	4,800
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	1,500	18,000
Entertainment	300	3,600
Guard	100	1,200
Total fixed Cost (D)	7,500	90,000
Net Profit (E) [C-D]	10,500	126,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Electric item	1	100000	100,000	1	20000	20,000	120,000
Hardware item	1	150000	150,000	1	30000	30,000	180,000
Total	2		250,000	2		50,000	300,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Hardware item	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense				
Hardware item	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	24,000	288,000	302,400	317,520
Less. Fixed Expense				
Electricity Bill	400	4,800	5,500	6,000
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	2,000	24,000	26,000	28,000
Entertainment	300	3,600	3,600	4,000
Guard	100	1,200	1,200	1,200
Total Fixed Cost	8,100	97,200	100,300	103,700
Net Profit (E) [C-D]	15,900	190,800	202,100	213,820
Investment Payback		20,000	20,000	20,000

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

	<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	50,000		
1.2	Net Profit	190,800	202,100	213,820
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		170,800	352,900
	Total Cash Inflow	240,800	372,900	566,720
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	170,800	352,900	546,720

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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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পরিষ্কার পুষ্টি

মা : ... জোড়াজোড়ী

ম : ... হক হার্ড হুয়ার

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FAMILY PICTURE

