

Proposed NU Business Name: **M/S MAA HARDWARE & ELECTRIC**



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Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU HURAIRA
Age	:	15-11-1996 (20 Years)
Education, till to date	:	BA Honors (Ongoing)
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brothers
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	:	SHARMIN NESHA
(iii) Father's name	:	LATE. MOJIBOR RAHMAN
(iv) GB member's info	:	Branch: Pirijpur Godagari, Centre # 66 (Female), Member ID: 6430/2, Group No: 01 Member since: 20-04- 2008 (08 Years) First loan: BDT 4,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: -
(v) Who pays GB loan installment	:	Mother
(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	:	01 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754-558312
Family's Contact No.	:	01732-056224
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHARMIN NESHA joined Grameen Bank since 10 years ago. At first She took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MAA HARDWARE & ELECTRIC
Location	:	Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 235,000/-
Financing	:	Self BDT 185,000/- (from existing business) 79% Required Investment BDT 50,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; hardware & Electrics item etc.▪ Average 25% gain on sales.▪ The business is operating by entrepreneur himself. Existing no employee.▪ The shop is rented.▪ Collects goods from Rajshahi.▪ Agreed grace period is 3 months.

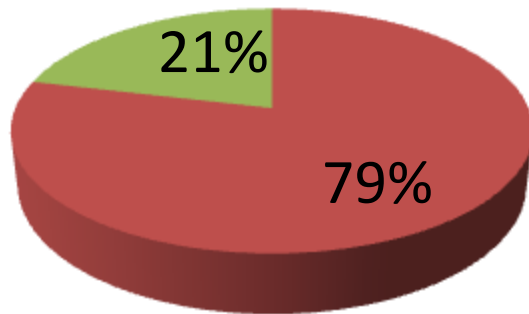
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hardware & Electric	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Hardware & Electric	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Rent		600	7,200
Transportation		1,000	12,000
Guard		100	1,200
Total fixed Cost (D)		7,200	86,400
Net Profit (E) [C-D]		7,800	93,600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Hardware Item	1000	100	100,000	300	100	30,000	130,000
Electric Item	750	100	75,000	200	100	20,000	95,000
Security	1	10000	10,000	0	0	0	10,000
Total	1751		185,000	500		50,000	235,000

Source of Finance



- Entrepreneur's Contribution 185,000
- Investor's Investment 50,000
- Total 235,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Hardware & Electric	2,750	82,500	990,000	1,039,500	1,091,475
Total Sales (A)	2,750	82,500	990,000	1,039,500	1,091,475
Less. Variable Expense					
Hardware & Electric	2,063	61,875	742,500	779,625	818,606
Total variable Expense (B)	2,063	61,875	742,500	779,625	818,606
Contribution Margin (CM) [C=(A-B)]	688	20,625	247,500	259,875	272,869
Less. Fixed Expense					
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Rent		600	7,200	7,200	7,200
Transportation		1,200	14,400	16,500	18,500
Guard		100	1,200	1,200	1,200
Total Fixed Cost		7,500	90,000	92,900	95,900
Net Profit (E) [C-D]		13,125	157,500	166,975	176,969
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	157,500	166,975	176,969
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		137,500	284,475
	Total Cash Inflow	207,500	304,475	461,444
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	137,500	284,475	441,444

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 01 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of guava garden;
Regular customers;

THREATS

Theft
Political unrest

Pictures

মেসার্স মা হার্ডওয়্যার এন্ড ইলেকট্রিক

শ্রো: মোঃ আবু রায়হান

এখানে সকল প্রকার হার্ডওয়্যার ও ইলেকট্রিক সামগ্রী সুলভ মূল্যে
খুচরা ও পাইকারী বিক্রয় করা হয়। অভিজ্ঞ মিস্ত্রি দ্বারা বাড়ি ও অফিস সহ
ইলেকট্রিকের যাবতীয় কাজ করানো হয়।

পিরিজপুরবাজার, গোদাগাড়ী, রাজশাহী। মোবা: ০১৭২৮-২৬৪৭৮৩, ০১৭৫৪-৫৫৮৩১২







FAMILY PICTURE

