

Proposed NU Business Name: **MAYER DUA HARDWARE & ELECTRIC**



Project identification and prepared by: MD. Delowar Hossain
Kapasia Unit, Gajipur

Project verified by: : Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHID MEER
Age	:	01-01-1996 (21 Yars)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers1 Sister
Address	:	Vill: Dorimerun , P.O: Kapashia, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	KAJOL MEER
(iv) GB member's info	:	Branch:, Kapasia Centre # 58(Female), Member ID: 9275 , Group No: 03 Member since: 07-05-1991 (15 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 2000, Outstanding loan: nil
(v) Who pays GB loan installment	:	N/A
(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	:	15 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.	:	01765-494756
Mother's Contact No.	:	01718-062310
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 15 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DUA HARDWARE & ELECTRIC
Location	:	Kapashia Bazar , Gazipur
Total Investment in BDT	:	BDT 830000/-
Financing	:	Self BDT 730000/-(from existing business) 88% Required Investment BDT 100000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 8 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; electric items & auto parts .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees. ▪The shop is rented.▪Collects goods from Kapasia.▪Agreed grace period is 3 months.

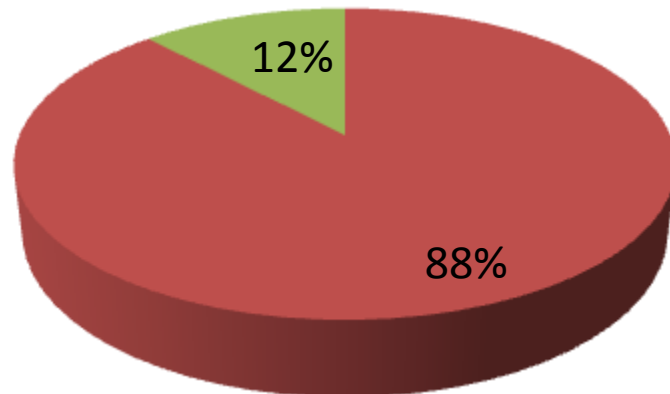
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric & Auto Parts	7000	210000	2520000
Total sales (A)	7000	210000	2520000
Less Variable Exp.			
Electric & Auto Parts	5950	178500	2142000
Total Variable exp. (B)	5950	178500	2142000
Contribution Margin CM [C= (A-B)]	1050	31500	378000
less fixed exp.			
Rent		7500	90000
Electricity bill		500	6000
Transportation		5000	60000
Salary (self)		5000	60000
Salary (staff)		4000	48000
Entertainment		150	1800
Guard		150	1800
Genaretor		300	3600
Mobile		300	3600
total fixed cost (D)		22900	274800
Net profit (E) [C-D]		8600	103200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Machine Item	30	2000	60,000	20	2,000	40,000	100,000
Pipe	10	2000	20,000	10	2000	20,000	40,000
Scrw	10	4000	40,000	5	4000	20,000	60,000
Roap	10	2000	20,000	7	2000	14,000	34,000
Light	1000	100	100,000			0	100,000
Electric items	25	10000	250,000			0	250,000
Color	50	400	20,000	10	400	4,000	24,000
Others	100	100	10,000	20	100	2,000	12,000
Security			210,000				210,000
Total	1235		730,000	72		100,000	830,000

Source of Finance



- Entrepreneur's Contribution 730,000
- Investor's Investment 100,000
- Total 830,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electric & Auto Parts	8560	256800	3081600	3235680
Total Sales (A)	8560	256800	3081600	3235680
less variable Expenses				
Electric & Auto Parts	7276	218280	2619360	2750328
Total variable Expenses (B)	7276	218280	2619360	2750328
Contribution Margin (CM)= (A-B)	1284	38520	462240	485352
Less Fixed Expenses				
Rent		7500	90000	90000
Electricity bill		500	6000	16000
Transportation		5500	66000	35000
Salary (self)		5000	60000	60000
Salary (staff)		4000	48000	48000
Entertainment		150	1800	1800
Guard		150	1800	1800
Genaretor		300	3600	3600
Mobile		400	4800	7400
Total Fixed Cost		23500	282000	263600
Net Profit (E) (C-D)		15020	180240	221752
Investment Payback			60000	60000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	180,240	221,752
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		120,240
	Total Cash Inflow	280240	341992
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	120,240	281992

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03; 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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মায়ের দোয়া হার্ডওয়্যার এন্ড ইলেকট্রিক

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FAMILY PICTURE