

Proposed NU Business Name: **MAA DURGA HARDWARER & VARIETIES STORE**



Project identification and prepared by: Md Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SUMON SHIL
Age	:	15-11-1990 (27 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Goyhata, P.O: Goyhata, P.S: Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHOVA RANI SHIL
(iii) Father's name	:	RONJIT CHANDRA SHIL
(iv) GB member's info	:	Branch: Goyhata, Centre # 20 (Female), Member ID: 2458/2, Group No: 05 Member since: 23-03-2010 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT /-
(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	:	02 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.	:	01836-021169
Mother's Contact No.	:	01739-942882
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHOVA RANI SHIL joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA DURGA HARDWARER & VARIETIES STORE
Location	:	Goyhata bazaar, Near Krishi Bank, Nagorpur, Tangail
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/-(from existing business) 70% Required Investment BDT 50,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 15 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a hardware shop.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Tangail.▪The shop is rented.▪Agreed grace period is 3 months.

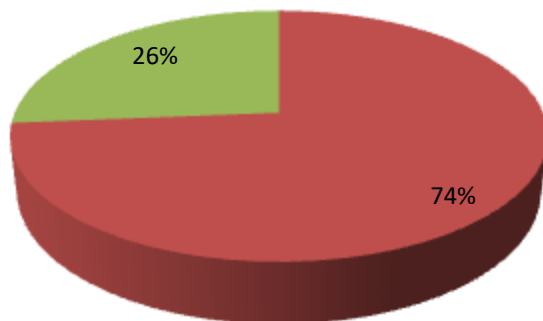
Existing Business (BDT)

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	200	2,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Entertainment	500	6,000
Rent	2,000	24,000
Guard	60	720
Total fixed Cost (D)	9,060	108,720
Net Profit (E) [C-D]	8,940	107,280

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Plastic Bucket	100	140	14,000	1	10000	10,000	24,000
Rack	12	600	7,200	0	0	0	7,200
Color	50	100	5,000	0	0	0	5,000
Energy Bulb	30	200	6,000	0	0	0	6,000
Trolley	30	80	2,400	0	0	0	2,400
Chair	6	400	2,400				2,400
Cable	4	0	0	1	10000	10,000	10,000
Jug Set	30	200	6,000	0	0	0	6,000
Mug, bag etc	1	27000	27,000	0	0	0	27,000
Gift item	0	0	0	1	30000	30,000	30,000
Security	1	70000	70,000	0	0	0	70,000
Total	264	98720	140,000	4	50,000	50,000	190000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 50,000
- Total 190,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 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	200	2,400	3,000	3,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,500	18,000	20,000	22,000
Entertainment	500	6,000	6,000	6,000
Rent	2,000	24,000	24,000	24,000
Guard	60	720	720	720
Total Fixed Cost	9,660	115,920	119,220	122,220
Net Profit (E) [C-D]	14,340	172,080	183,180	195,300
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<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	172,080	183,180	195,300
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		152080	315,260
	Total Cash Inflow	222080	335260	510,560
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	152,080	315260	490,560

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 02 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



FORM

Stack of colorful fabrics

NOVA
Black Berry

Blue plastic chair







FAMILY PICTURE

