

Proposed NU Business Name: **AL MODINA HARDWARE**



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Feni Sadar Unit, Feni  
Project verified by: Susanta Kumar Bishwash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>FOYEZ ULLAH</b>
Age	:	15-05-1996 ( 21 Years)
Education, till to date	:	Class 10
Marital status	:	UnMarried
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: North Gobindopur P.O: Kalidaho ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>BIBI HALIMA AKTER</b>
(iii) Father's name	:	<b>MONIR AHMED</b>
(iv) GB member's info	:	Branch: Kalidaho, Feni, Centre # 36 (Female), Member ID: 1736/2, Group No: 04 Member since: 03-08-2012 To Continue ( 5 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000 Outstanding loan: 11960
Further Information:		
(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	:	12 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01854-420946
Family's Contact No.	:	01871-685791
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI HALIMA AKTER** joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AL MODINA HARDWARE</b>
Location	:	Sonagazi Road, Lalpol, Feni
Total Investment in BDT	:	BDT 352,000/-
Financing	:	Self BDT 302,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	23 ft x 10 ft= 230 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cables, Pipe, Fittings, Paint, Bulb, etc</li><li>▪Average 20% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

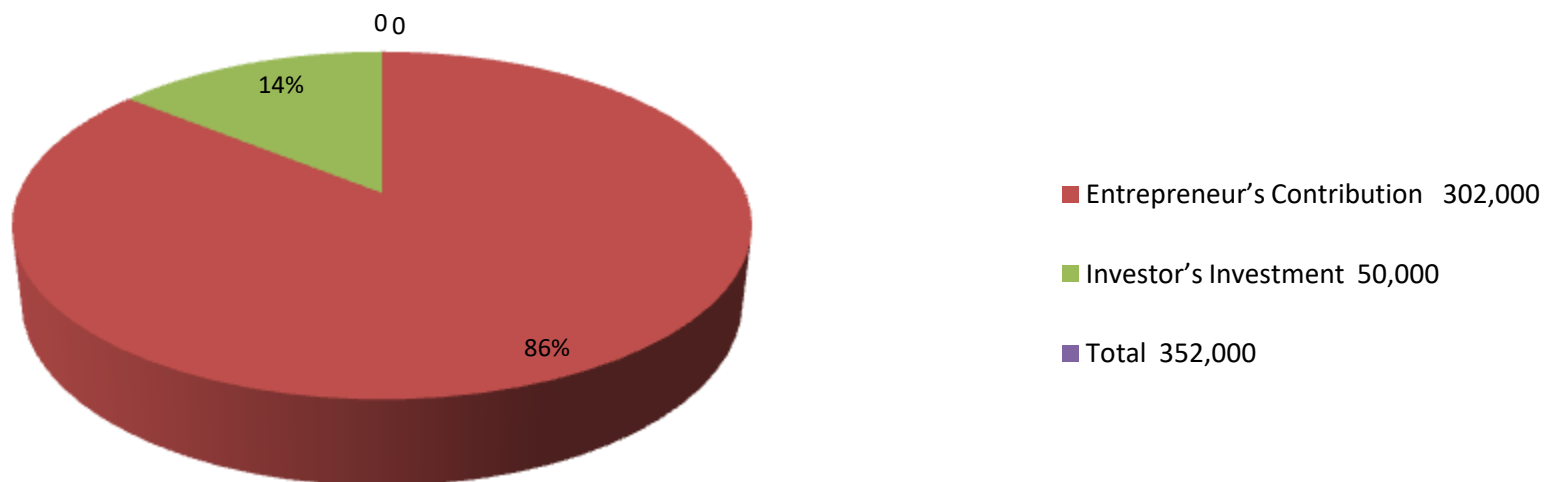
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cables, Pipe, Fittings, Fan, Bulb, etc	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	5,000	150,000	1,800,000
<b>Less Variable Expense</b>			
Cables, Pipe, Fittings, Fan, Bulb, etc	4,000	120,000	1,440,000
<b>Total variable Expense (B)</b>	4,000	120,000	1,440,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less Variable Expense</b>			
Electricity bill		600	7,200
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>8,200</b>	<b>98,400</b>
<b>Net Profit (E)= [C-D]</b>		<b>21,800</b>	<b>261,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Paint Medium	100	350	35,000	50	350	17,500	52,500
Paint Small	300	250	75,000	130	250	32,500	107,500
Pipe	1500	40	60,000	0	0	0	60,000
Rod	1000	80	80,000	0	0	0	80,000
Energy Bulb	100	20	2,000	0	0	0	2,000
Motors Parts	2500	20	50,000	0	0	0	50,000
<b>Total</b>	<b>5500</b>	<b>760</b>	<b>302,000</b>	<b>180</b>	<b>600</b>	<b>50,000</b>	<b>352,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Cables, Pipe, Fittings, Fan, Bulb, etc	6,000	180,000	2160000	2268000
<b>Total Sales (A)</b>	6,000	180,000	2160000	2268000
<b>Less Variable Expense</b>				
Cables, Pipe, Fittings, Fan, Bulb, etc	4,800	144,000	1728000	1814400
<b>Total variable Expense (B)</b>	4,800	144,000	1728000	1814400
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432000</b>	<b>453600</b>
<b>Less Variable Expense</b>				
Electricity bill		800	9,600	10,000
Transportation		2,000	24,000	24,500
Salary (self)		5,000	60,000	60,000
Entertainment		300	3,600	3,600
Mobile bill		300	3,600	5,000
<b>Total fixed cost (D)</b>		<b>8,400</b>	<b>100,800</b>	<b>103,100</b>
<b>Net Profit (E)= [C-D]</b>		<b>27,600</b>	<b>331,200</b>	<b>350,500</b>
Investment Payback			20,000	20,000



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	<b>331,200</b>	<b>350,500</b>
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		301,200
	<b>Total Cash Inflow</b>	381,200	651,700
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	80,000	30,000
3	<b>Net Cash Surplus</b>	301,200	641,700

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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বাড়ীর সুরক্ষায় একেবারে ফিট

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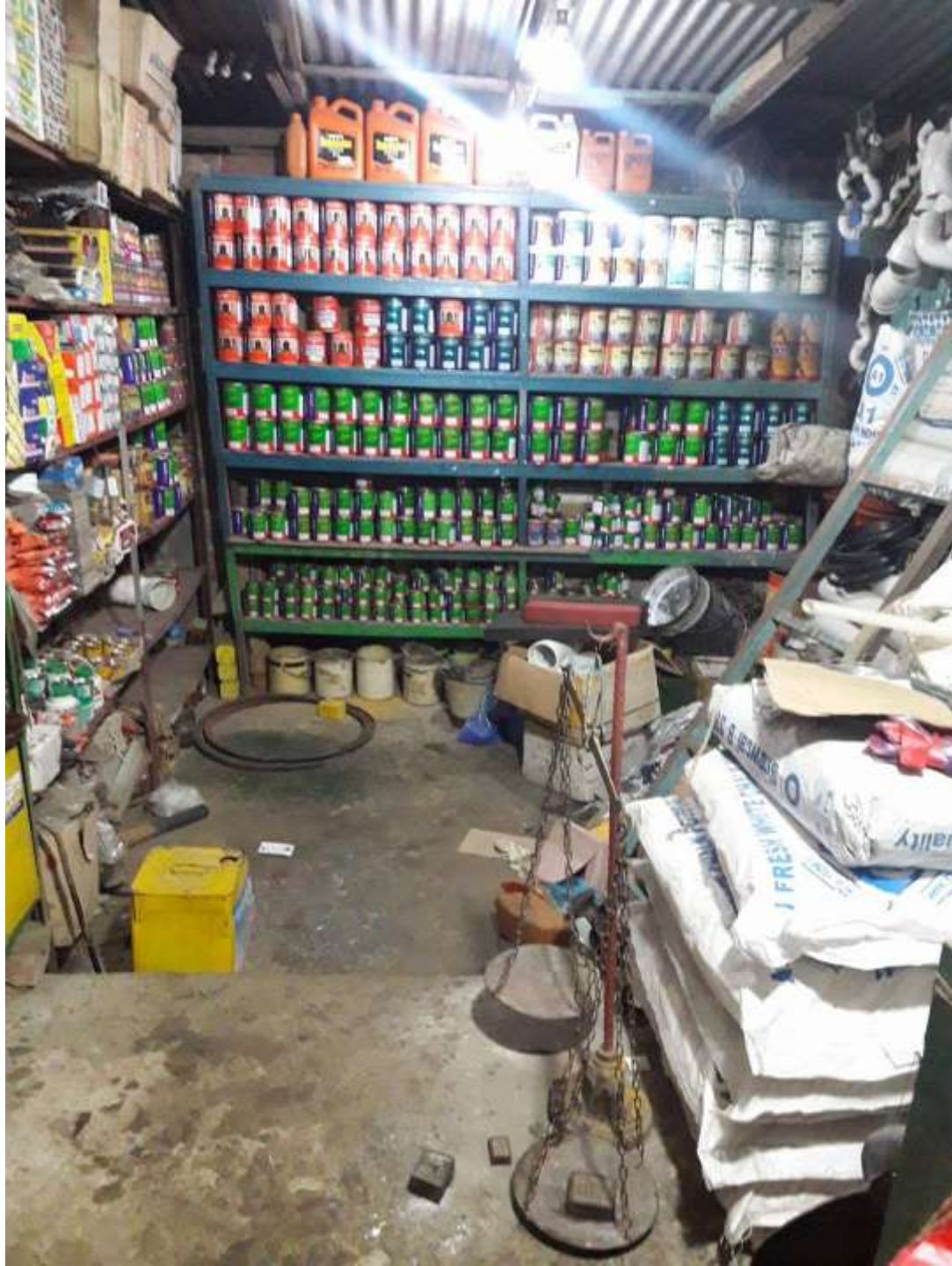
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# FAMILY PICTURE

