

Proposed NU Business Name: **MODINA HARDWARE AND ELECTRIC**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MITHUN |
| Age | : | 12/04/1988 (29 Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Married |
| Children | : | 01 Son, 01 Daughter |
| No. of siblings: | : | 3 Brothers |
| Address | : | Vill: Ahukpara, P.O: Dairy Farma, P.S: Savar, Dist: Dhaka. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SONA BANU |
| (iii) Father's name | : | LATE. MOKSED MIAH |
| (iv) GB member's info | : | Branch: Ashulia, Centre # 19 (Female), Member ID: 7182/1, Group No: 07 Member since: 04/01/2010 (07Years) First loan: BDT 5,000 Taka. |
| Further Information: | | Existing loan: BDT 20,000/-, Outstanding loan: 0/- |
| (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.) | : | Hardware and Electric business. |
| Business Experiences and Training Info | : | 01 years experience in running business. 14 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. | : | 01925-501239 |
| Family's Contact No. | : | 01883-316177 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SONA BANU Joined Grameen Bank Since 7 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 | : | MODINA HARDWARE AND ELECTRIC |
| Location | : | Anarkoli, Savar, Dhaka. |
| Total Investment in BDT | : | BDT 12,00,000/- |
| Financing | : | Self BDT 9,00,000 (from existing business) 75% Required Investment BDT 3,00,000 (as equity) 25% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka. |
| Proposed Salary | : | BDT 5,000 Taka. |
| Size of shop | : | 15ft x 25ft = 375 Square ft. |
| Implementation | : | Currently run a Hardware and Electric business. <ul style="list-style-type: none">▪The business is operating by entrepreneur. Existing 02 Employees.▪The business is under renting.▪Collects goods from Gazipur, Nobabpur.▪Agreed grace period is 3 months. |

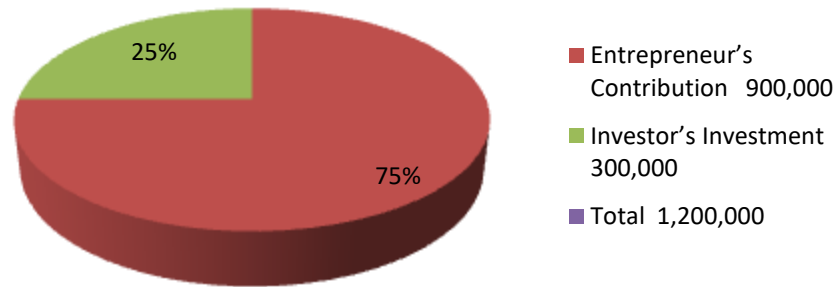
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|--------------|---------------|----------------|
| Revenue(Sales) | | | |
| Hardware and Electric business. | 8000 | 240000 | 2880000 |
| | 0 | 0 | 0 |
| Total Sales (A) | 8000 | 240000 | 2880000 |
| Less Variable Expense | | | |
| Hardware and Electric business. | 6400 | 192000 | 2304000 |
| Total variable Expense (B) | 6,400 | 192000 | 2304000 |
| Contribution Margin (CM) [C=(A-B) | 1,600 | 48000 | 576000 |
| Less Variable Expense | | | |
| Rent | | 2,500 | 30000 |
| Electricity bill | | 4500 | 54000 |
| Transportation | | 5,000 | 60000 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff 02) | | 10000 | 120000 |
| Entertainment | | 300 | 3600 |
| Guard | | 500 | 6000 |
| Generator | | 0 | 0 |
| Bank charge | | 0 | 0 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 28,100 | 337200 |
| Net Profit (E)= [C-D] | | 19,900 | 238800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--|----------|------------|-----------------|----------|------------|-----------------|------------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Paint item | 700 | 420 | 2,94,000 | 0 | 0 | 2,00,000 | 4,94,000 |
| Electric item Cable | 15 | 7000 | 1,05,000 | 0 | 0 | 50,000 | 1,55,000 |
| Switch, Light, Multiplug, Holder, Board etc. | 0 | 0 | 2,01,000 | 0 | 0 | 0 | 2,01,000 |
| Cookery item and Hardware | 0 | 0 | 2,50,000 | 0 | 0 | 50,000 | 3,00,000 |
| Advance | 0 | 0 | 50,000 | 0 | 0 | 0 | 50,000 |
| Total | 0 | 0 | 9,00,000 | 0 | 0 | 3,00,000 | 12,00,000 |

Source of Finance



| Financial Projection (BDT) | | | | | |
|--|--------------|---------------|----------------|----------------|----------------|
| Particular | Daily | Monthly | Year1 | Year 2 | Year 3 |
| Revenue(Sales) | | | | | |
| Hardware and Electric business. | 9000 | 270000 | 3240000 | 3402000 | 3572100 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales (A) | 9000 | 270000 | 3240000 | 3402000 | 3572100 |
| Less Variable Expense | | | 0 | | |
| Hardware and Electric business. | 7200 | 216000 | 2592000 | 2721600 | 2857680 |
| | | | 0 | | |
| Total variable Expense (B) | 7,200 | 216000 | 2592000 | 2721600 | 2857680 |
| Contribution Margin (CM) [C=(A-B) | 1,800 | 54000 | 648000 | 680400 | 714420 |
| Less Variable Expense | | | 0 | | |
| Rent | | 2,500 | 30000 | 30,000 | 30000 |
| Electricity bill | | 5000 | 60000 | 60500 | 61000 |
| Transportation | | 6,000 | 72000 | 72,500 | 73000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(Staff 02) | | 10000 | 120000 | 120000 | 120000 |
| Entertainment | | 400 | 4800 | 4800 | 4800 |
| Guard | | 500 | 6000 | 6000 | 6000 |
| Generator | | 0 | 0 | 0 | 0 |
| Bank charge | | 0 | 0 | 0 | 0 |
| Mobile bill | | 400 | 4800 | 4900 | 5000 |
| Total fixed cost (D) | | 29,800 | 357,600 | 358,700 | 359800 |
| Net Profit (E)= [C-D] | | 24200 | 290,400 | 321,700 | 354,620 |
| Investment Payback | | | 120,000 | 120,000 | 120,000 |

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

| SR# | <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 | 300,000 | | |
| 1.2 | Net Profit | 290,400 | 321,700 | 354620 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 170,400 | 372100 |
| | Total Cash Inflow | 590400 | 492100 | 726720 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 300,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 120000 | 120000 | 120000 |
| | Total Cash Outflow | 420,000 | 120000 | 120000 |
| 3 | Net Cash Surplus | 170,400 | 372100 | 606720 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 15 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Anarkoli, Savar, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures

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সেইলিং ০১৯২৫-৪০১২০৯

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MODINA HARDWARE & ELICTRIC STORE

প্রোগ্রাম মোঃ কামালুদ্দীন ইসলাম (মিঃ)

যেরত আলী সুপার মার্কেট, আনারকলি বাসস্ট্যান্ড, আশুলিয়া রোড, সাতার, ঢাকা। মোবাইল: ০১৯২৫-৫০১২৩৯, ০১৯১১-২৩০৫

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