

Proposed NU Business Name: **MAHI HARDWARE**



Project identification and prepared by: Md Bellal Hossen
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MIZANUR RAHAMAN
Age	:	05-01-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Sons 01 Daughter
No. of siblings:	:	02 Brothers 06 Sisters
Address	:	Vill: Dakshin Alipur , P.O: Chami Bhuiyar hat , P.S: Dagonbhuiyan , 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	:	MONSURA BEGUM
(iii) Father's name	:	HABIBUR RAHMAN
(iv) GB member's info	:	Branch : Chraparboti, Company , Centre : 20 (Female), Member ID: 1703, Group No: 01 Member since: 11-02-1995 to 2001 (06 Years) First loan: BDT 5000 Existing loan: BDT 10000 Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	NA
(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	:	07 years experience in running business. 07 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01818-496002
Family's Contact No.	:	01823-858402
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONSURA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHI HARDWARE
Location	:	Dakshin Alipur, Nobabbazzar.
Total Investment in BDT	:	BDT 310000/-
Financing	:	Self BDT 230000/- (from existing business) 74% Required Investment BDT 80000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Paint, Hash ball, Lock, Welding rod etc▪Average 15 % gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dagonbhuiyan.▪Agreed grace period is 3 months.

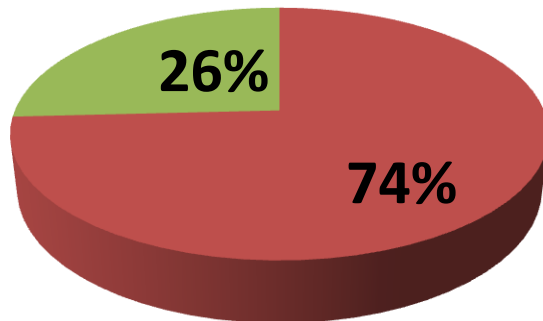
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Paint, Hash ball, Lock, Welding rod etc	3600	108000	1296000
Total Sales (A)	3600	108000	1296000
Less Variable Expense			
Paint, Hash ball, Lock, Welding rod etc	3060	91800	1101600
Total variable Expense (B)	3,060	91800	1101600
Contribution Margin (CM) [C=(A-B)	540	16200	194400
Less Variable Expense			
Rent		1,200	14400
Electricity bill		250	3000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		100	1200
Guard		150	1800
Generator		150	1800
Mobile bill		300	3600
Total fixed cost (D)		8,150	97800
Net Profit (E)= [C-D]		8,050	96600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
paint	250	300	75,000	150	300	45,000	120,000
Hash ball	20	150	3,000	10	150	1,500	4,500
Lock	150	250	37,500	20	750	15,000	52,500
Welding rod	10	750	7,500	50	100	5,000	12,500
Cutting stone	20	250	5,000	25	200	5,000	10,000
GI Cable	50	100	5,000	0	0	0	5,000
Paps	1	7000	7,000	0	0	0	7,000
Brush	1	5000	5,000	0	0	0	5,000
Roller	1	5000	5,000	0	0	0	5,000
Others	1	50000	50,000	1	8,500	8,500	58,500
Security	1	30000	30,000	0	0	0	30,000
Total	505	0	230,000	256	0	80,000	310,000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 80,000
- Total 310,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Paint, Hash ball, Lock, Welding rod etc	6600	198000	2376000	2494800	2619540
Total Sales (A)	6600	198000	2376000	2494800	2619540
Less Variable Expense					
Paint, Hash ball, Lock, Welding rod etc	5610	168300	2019600	2120580	2226609
\Total variable Expense (B)	5,610	168300	2019600	2120580	2226609
Contribution Margin (CM) [C=(A-B)	990	29700	356400	374220	392931
Less Variable Expense					
Rent		1,200	14400	14,400	14400
Electricity bill		450	5400	5900	6400
Transportation		1,400	16800	17,300	17800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Guard		150	1800	1800	1800
Generator		150	1800	1800	1800
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		13,850	164,400	165,500	166600
Net Profit (E)= [C-D]		15850	190200	208,720	226331
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	190,200	208,720	226331
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		158,200	334920
	Total Cash Inflow	270200	366920	561251
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	158,200	334920	529251

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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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সর্বশেষ কিস্তি

কিস্তি	মূল্য
১০০০	২৫
২০০০	২৫
৩০০০	২৫
৪০০০	২৫
৫০০০	২৫
৬০০০	২৫
৭০০০	২৫
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৯০০০	২৫
১০০০০	২৫

কিস্তি	মূল্য
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২০	২০০
৩০	৩০০
৪০	৪০০
৫০	৫০০
৬০	৬০০
৭০	৭০০
৮০	৮০০
৯০	৯০০
১০০	১০০০





FAMILY PICTURE

