

# Proposed NU Business Name: **MOMEN HARDWARE & ELECTRONICS**



Project identification and prepared by: Md, Ansar Ali  
Modhupur, Tangail Unit,

Project verified by: MD. Mizanur Rahman



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

Name	:	<b>MD. SOHEL RANA</b>
Age	:	29-12-1990(27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	No
No. of siblings:	:	4 Brothera
Address	:	Vill: Uttor Charal jani,P.O:Modhupur Thana: Modhupur 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	:	<b>MST. KHODEJA BEGUM</b>
(iii) Father's name	:	<b>MD.ABDUL MOMEN</b>
(iv) GB member's info	:	Branch: Modhupur, Centre # 29(Female), Member ID:9688, Group No: 10 Member since: 11-06-2005 (12Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 20000, Outstanding loan: BDT: 20000
(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.)	:	No
Business Experiences and Training Info	:	04 years experience in running business. 04 experience in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763442738
Mother's Contact No.	:	01822687215
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KHODEJA BEGUM** joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

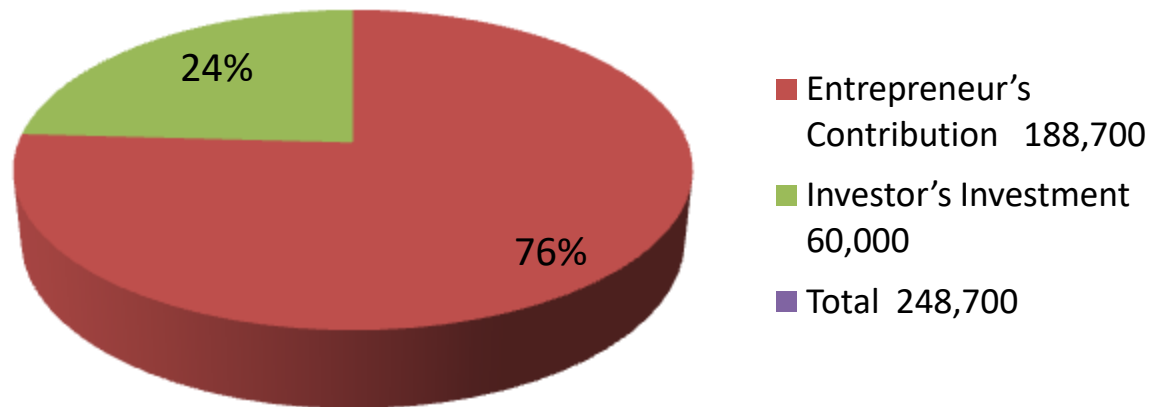
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOMEN HARDWRAE &amp; ELECTRONICS</b>
Location	:	Charaljani bazar, Modhupur, Tangail
Total Investment in BDT	:	BDT 248700/-
Financing	:	Self BDT 188700/-(from existing business) 76% Required Investment BDT 60,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft=150 sft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Hardware &amp; Electronics Item etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Hardware & Electronics Item etc.	4000	120000	1440000
		0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Hardware & Electronics Item etc.	3600	108000	1296000
Total Variable Expense	3600	108000	1296000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent			0
Electric Bill		300	3600
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		600	7200
Guard		150	1800
Generator		120	1440
Mobile Bill		500	6000
Total Fixed Cost (D)		7170	86040
Net Profit (E)= [C-D]		4830	57960

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Hardware & Electronics Item			187,700			60,000	247,700
							0
	0	0	188,700	0	0	60,000	248700

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Hardware & Electronics Item etc.	4500	135000	1620000	1701000
<b>Total Sales(A)</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>	<b>1701000</b>
<b>Less Variable Expense (B)</b>				
Hardware & Electronics Item etc.	<b>4050</b>	<b>121500</b>	<b>1458000</b>	1530900
<b>Total Variable Expense</b>	<b>4050</b>	<b>121500</b>	<b>1458000</b>	<b>1530900</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>	<b>170100</b>
<b>Less Fixed Expense</b>				
Rent		300	3600	3600
Electric Bill		500	6000	72000
Transportaion		5000	60000	63000
Salary (Self)		0	0	0
Salary (Staff)		600	7200	7200
Entertainment		150	1800	1800
Guard		120	1440	1440
Generator		500	6000	6000
Mobile Bill			0	0
<b>Total Fixed Cost (D)</b>		<b>7170</b>	<b>80040</b>	<b>149040</b>
<b>Net Profit (E)= [C-D]</b>		<b>6330</b>	<b>75960</b>	<b>79758</b>
<b>Investment Pay Back</b>			<b>36,000</b>	<b>36,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	75,960	79758
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		39960
	<b>Total Cash Inflow</b>	<b>135,960</b>	<b>119,718</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>39,960</b>	<b>83,718</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

মেসার্স মোমেন হার্ডওয়ার  
এন্ড ইলেকট্রিক

শ্রোঃ মোঃ সোহেল রানা

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ময়মনসিংহ রোড, চাড়ালজানি, মধুপুর  
টাঙ্গাইল, মোবাইলঃ ০১৭৬৩-৪৪২৭৩৮

















# FAMILY PICTURE