

## Proposed NU Business Name: **MIJAN HARDWARE**



Project identification and prepared by: Md. Aziz Ahmad,  
Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwary



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

Name	:	<b>MIJANUR RAHMAN</b>
Age	:	10-07-1981(34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2Brothers & 3 Sisters
Address	:	Vill: Dolkan, P.O: Jogipal, P.S: Kalihati 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>HAJERA</b>
(iii) Father's name	:	<b>LATE YOUNUS TALUKDER</b>
(iv) GB member's info	:	Branch: Solla Kalihati, Centre # 24(Female), Member ID:2552 /1, Group No: 03 Member since: 03-02-1989 (27 Years) First loan: 2,000 taka. Existing loan: 50,000 taka Outstanding loan: 35,100
Further Information:		
(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	:	Eight years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-088964
Mother's Contact No.	:	01990-999508
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAJERA** joined Grameen Bank since 27 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Mijan Hardware</b>
Location	:	Mogda Bazar.
Total Investment in BDT	:	BDT 2,76,000
Financing	:	Self BDT 1,76,000(from existing business) 64% Required Investment BDT 1,00,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10 ft= 150 square ft
Security of the shop	:	00
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Berzer colour,Roxy colour,tarkata skrup,bolb,Brb cable,burnish oil,pipe,socket,battery,axel,plunjer,bag,tyre etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is rented.</li><li>▪Collects goods from Tangail,Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

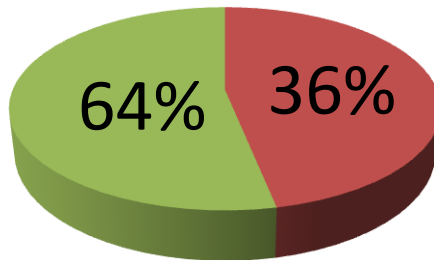
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Hardware items	3,200	96,000	11,52,000
<b>Total Sales (A)</b>	<b>3,200</b>	<b>96,000</b>	<b>11,52,000</b>
<b>Less. Variable Expense</b>	<b>2,720</b>	<b>81,600</b>	<b>9,79,200</b>
<b>Total variable Expense (B)</b>	<b>2,720</b>	<b>81,600</b>	<b>9,79,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>1,72,800</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Salary (self)		5,000	60,000
Transportation		300	3,600
Electricity bill		2,00	2,400
Mobile Bill		3,00	3,600
Entertainment		3,00	3,600
Guard		100	1200
<b>Total fixed Cost (D)</b>		<b>7,400</b>	<b>88,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,000</b>	<b>84,000</b>

## INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Berzer& Roxy colour,Bulb,Tarkata skrup, bulb	63,700	40,000	103,700
Brb cable,burnish oil,plunjer,tyre	23,000	20,000	43,000
Pipe,axel,switch,socket,bag,rexin,Polythine	25,750	10,000	35,750
Gicable,glue,battery,multiplug,torchlight,tubewel 1.	27,400	20,000	47,400
Lock,costape,rope,pati,tarpin,sickle,tester,perek	36,150	10,000	47,150
<b>Total</b>	<b>1,76,000</b>	<b>1,00,000</b>	<b>2,76,000</b>

### Source of Finance



Entrepreneur Contribution: 1,76,000

Investors Investment : 1,00,000

Total Investment : 2,76,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Hardware items	4800	144000	1728000	1814400
<b>Total Sales (A)</b>	4800	144000	1728000	1814400
<b>Less Variable Expense</b>				
Hardware items	4080	122400	1468800	1542240
<b>Total variable Expense (B)</b>	4,080	122400	1468800	1542240
<b>Contribution Margin (CM) [C=(A-B)</b>	720	21600	259200	272160
<b>Less Variable Expense</b>				
Rent		1,200	14,400	14,400
Electricity bill		400	4800	5000
Transportation		<b>500</b>	6000	6,500
Salary (Self)		5000	60000	60000
Entertainment		300	3600	3600
Guard		100	1200	1200
Mobile bill & sms monitoring		500	6000	6200
<b>Total fixed cost (D)</b>		8,000	96000	96,900
<b>Net Profit (E)= [C-D]</b>		13600	163200	175,260
Investment Payback			<b>60,000</b>	60,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	156,690	175,368
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		208,690
	<b>Total Cash Inflow</b>	256690	384058
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	48,000	48000
3	<b>Net Cash Surplus</b>	208,690	336058

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 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



TRUE GOLDEN WING MAX COVER

Piero 10

CEMENT

G.M. WING

Light 30



TRUE  
GOLDEN  
MAY POW

Piero  
10

EMERSON

CHINA

BROTHERHOOD STEEL WORKS  
G.M. WILSON

Light 300



Piero  
10

PPLE  
Size: 1 1/2" X 1 1/2"

BROTHER









HERO

EMERGENCY  
CHINA  
TM

WILSON  
TIGER  
BRASS  
SHELF

G. M. WIRE  
BROTHERS STEEL WO  
BRIGHT STAR  
CHINA SUPER  
STAR

Bright 30

WILSON  
TIGER  
BRASS  
SHELF





8/2/20

JET

BERGIER  
MIRAFLO  
777  
END





**স্বাস্থ্যসেবা বিভাগ**  
 Department of Health Services  
 Government of Bangladesh / স্বাস্থ্য সেবা



নাম: **শিবাজ হোসেন**  
 পেশা: **সি.এস.ও. হোসেন**  
 ঠিকানা: **১৪৩/১৫/১**  
 জন্ম তারিখ: **১০ জুন ১৯৬১**  
**ID NO: 9314725291710**

এই কার্ডটি স্বাস্থ্যসেবা বিভাগের অধীনে কাজ করে এবং এটি ব্যবহারের জন্য সঠিকভাবে রাখা হবে।  
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৪৩, সি, ফার্ম -৭  
 ১০০/১১/১১

**লাইসেন্স**

**দশকিয়া**

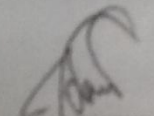
স্থান: **কারিহাঙ্গা**  
 ক্রম নং: **০২**  
 লাইসেন্স নং: **১৩০**

লাইসেন্স হারের নাম: **মির্জার স্তম্ভ/অধ্যাপক**  
 শিলা/কারিহাঙ্গার নাম: **শ্রী: মির্জার স্তম্ভ/অধ্যাপক**  
 ঠিকানা: **শ্রী: মির্জার স্তম্ভ/অধ্যাপক**  
 মিসের পরিমাণ: **২০০ (সাতক)**  
 ক্রম: **১৩০**

প্রদান করা হয় ইটনিমে এলাকায় **মির্জার স্তম্ভ/অধ্যাপক**  
 যে পূর্ণ/অর্ধ মাসের জন্য **০২/০৭/২০১৫** তারিখ হারে **৩০/০১/২০১৬** পর্যন্ত।

**স্বাস্থ্যসেবা বিভাগ**  
 স্বাস্থ্যসেবা/পুষ্টি চালানোর অনুমতি দেওয়া হইল।



  
 চেয়ারম্যান

**মির্জা আব্দুল আজীজ**  
 চেয়ারম্যান

# FAMILY PICTURE

