

Proposed NU Business Name: **MS MA HARDWARES AND ELECTRIC**



Project identification and prepared by: Md. Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RASEL MONDOL
Age	:	03-02-1984(32 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brother & 3 Sisters
Address	:	Vill: Palopara, P.O: Puthia, P.S: Puthia, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HONUFA BEWYA
(iii) Father's name	:	DATH. BELAYET
(iv) GB member's info	:	Branch: Zeupara, Centre # 14 (Female), Member ID: 1871/1, Group No: 03 Member since: 2007 (8 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: 22,720
(v) Who pays GB loan installment	:	Own
(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	:	7 years experience in running business. He has 6 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773-687272
Mother's Contact No.	:	01710-353668
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HONUFA BEWYA joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MA HARDWARES AND ELECTRIC
Location	:	Puthia Bajar , Rajshahi.
Total Investment in BDT	:	BDT 454,000/-
Financing	:	Self BDT 354,000/-(from existing business) 78% Required Investment BDT 100,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 06 ft= 132 square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Hardware and Electric.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing two employees.▪The shop is rented.▪Agreed grace period is 3 months.

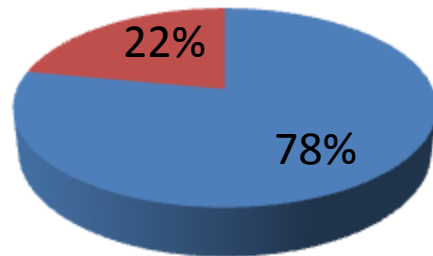
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hardware and Electric Items	13,000	390,000	4680,000
Total Sales (A)	13,000	390,000	4680,000
Less. Variable Expense			
Hardware and Electric Items	11,700	351,000	4212,000
Total variable Expense (B)	11,700	351,000	4212,000
Contribution Margin (CM) [C=(A-B)]	1,300	39,000	468,000
Less. Fixed Expense			
Rent		8,000	96,000
Electricity bill		500	6,000
Mobile bill		300	3,600
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (staff) (5,00X2)		10,000	120,000
Guard		150	1,800
Entertainment		500	6,000
Bank Charge		100	1,200
Total fixed Cost (D)		27,550	330,600
Net Profit (E) [C-D]		11,450	137,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Tarkata -1 ton	50,000	25,000	75,000
Colours -(200 x270)	54,000	25000	79,000
Sitkari	60,000	25,000	85,000
Glue	40,000	25,000	65,000
Doorways (20x2500)	50,000	0	50,000
Tubing (10x600)	6,000	0	6,000
Submersible (3x8,000)	24,000	0	24,000
Electric Cable (15x2,000)	30,000	0	30,000
Switches	20,000	0	20,000
Others	20,000	0	20,000
Total	354,000	100,000	454,000

Source of Finance



■ Intreprenuer's Contribution 354,000

■ Investor's Investment 100,000

■ Total 454,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Hardware Items	16,000	480,000	5,760,000	6,048,000
Total Sales (A)	16,000	480,000	5,760,000	6,048,000
Less. Variable Expense				
Hardware Items	14,400	432,000	5184,000	5,443,200
Total variable Expense (B)	14,400	432,000	5184,000	5,443,200
Contribution Margin (CM) [C=(A-B)	1,600	48,000	576,000	604,800
Less. Fixed Expense				
Rent		8,000	96,000	96,000
Electricity bill		1,000	12,000	12,600
Mobile bill		500	6,000	6,300
Transportation		3,300	39,600	41,580
Salary (self)		5,000	60,000	60,000
Salary (staff) (5,00X2)		10,000	120,000	120,000
Guard		150	1,800	1,800
Entertainment		500	6,000	6,000
Bank Charge		100	1,200	1,200
Total Fixed Cost		28,550	342,600	345,480
Net Profit (E) [C-D]		19,450	233,400	259,320
Investment Payback			60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	233,400	259,320
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		173,400
	Total Cash Inflow	333,400	432,720
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)	6,0000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	173,400	372,720

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 17 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



দুবাই বাংলাদেশ সিমেন্ট মিলস্ লিঃ

স্থায়িত্বে অটুট

ফাইভ রিংস সিমেন্ট

দীর্ঘসময় প্রতিরোধে কার্যকরী সিমেন্ট

এ. হোসেন গ্রুপের একটি পণ্য



মেসার্স মা হার্ডওয়ার

প্রোঃ মোঃ রাশেল মন্ডল ০১৭৭৩-৬৮৭২৭২
পুঠিয়া বাজার, পুঠিয়া, রাজশাহী।







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