Proposed NU Business Name: ALAMGIR HARDWARE & ELECTRIC



Project identification and prepared by: MD Hafizur Rahman, Mowna Unit, Gazipur Project verified by: MD Rafiqul Islam



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta						
Name	:	HRIDOY HASAN				
Age	:	21-05-1995 (21 Y <i>ears)</i>				
Education, till to date	-	Class V				
Marital status	:	Unmarried				
Children	-	NA				
No. of siblings:	-	03 Brothers 01 Sister				
Address	-	Vill: Taltoli P.O: Telihati; P.S: Sreepur ; Dist: Gazipur				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : : :	Mother Father SELINA SELINA MD ASADULLAH Branch: Tengri Gazipur, Centre # 09 (Female), Member ID: 1424, Group No: 03 Member since: 07-08-2001 (15Years) First Ioan: BDT 10000 /-				
Further Information: (v) Who pays GB loan installment	:	Existing loan: BDT 25000 Outstanding loan: BDT 14000 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	:	02 years experience in running business. 02 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01944-626983
Family's Contact No.	:	01982-870830
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mowna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA joined Grameen Bank since 15 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

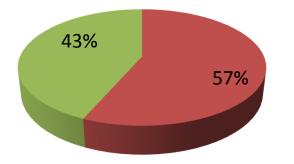
Proposed Nobin Udyokta Business Info					
Business Name	:	ALAMGIR HARDWARE & ELECTRIC			
Location	:	Taltoli Baazar			
Total Investment in BDT	:	BDT 230,000/-			
Financing	:	Self BDT 130,000/- (from existing business) 57% Required Investment BDT 100,000/- (as equity) 43%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	15 ft x 10 ft= 150 square ft			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Chair, Steel pan, Bucket, Rope etc. Average 20% gain on sales. The shop is rented. The business is operating by entrepreneur. Existing no employee. O1 Will be appointed after receiving equity money. Collects goods from Mowna, Zoina. Agreed grace period is 3 months. 			

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Chair, Steel pan, Bucket, Rope etc.	2600	78000	936000
Total Sales (A)	2600	78000	936000
Less Variable Expense			
Chair, Steel pan, Bucket, Rope etc.	2080	62400	748800
Total variable Expense (B)	2,080	62400	748800
Contribution Margin (CM) [C=(A-B)	520	15600	187200
Less Variable Expense			
Rent		300	3600
Electricity bill		250	3000
Transportation		700	8400
Salary (self)		5000	60000
Entertainment		200	2400
Bank charge		300	3600
Mobile bill		500	6000
Total fixed cost (D)		7,250	87000
Net Profit (E)= [C-D]		8,350	100200

Investment Breakdown								
	Existing	5	Proposed					
Particulars Qty. Unit Price			Amount	Qty	Unit Price	Amount	Proposed	
			(BDT)			(BDT)	Total	
Reck, Chair	115	450	51,750	110	450	49,500	101,250	
Shoe	100	85	8,500	100	90	9,000	17,500	
Pan	30	200	6,000	20	200	4,000	10,000	
Rope	50	150	7,500	50	150	7,500	15,000	
Bucket	50	150	7,500	40	150	6,000	13,500	
Cosmetics	200	40	8,000	200	50	10,000	18,000	
Cooking pot	60	250	15,000	50	250	12,500	27,500	
Others	1	20750	20,750	1	1500	1,500	22,250	
Security	1	5000	5,000			0	5,000	
Total	607	0	130,000	571	0	100,000	230,000	

Source of Finance



Entrepreneur's Contribution 130,000

- Investor's Investment 100,000
- Total 230,000

Financial	Projection	n (BDT)			
Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Chair, Steel pan, Bucket, Rope etc.	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense					
Chair, Steel pan, Bucket, Rope etc.	3200	96000	1152000	1209600	1270080
Total variable Expense (B)	3,200	96000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)	800	24000	288000	302400	317520
Less Variable Expense					
Rent		300	3600	3,600	3600
Electricity bill		450	5400	5900	6400
Transportation		900	10800	11,300	11800
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Bank charge		300	3600	3600	3600
Mobile bill		600	7200	7300	7400
Total fixed cost (D)		7,750	89,400	90,500	91600
Net Profit (E)= [C-D]		16250	195000	211,900	225920
Investment Payback			40,000	40,000	40,000

Cash flow projection on business plan (rec. & Pay)						
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)		
1	Cash Inflow					
1.1	Investment Infusion by Investor	100,000				
1.2	Net Profit	195,000	211,900	225920		
1.3	Depreciation (Non cash item)					
1.4	Opening Balance of Cash Surplus		155,000	326900		
	Total Cash Inflow	295000	366900	552820		
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)	40000	40000	40000		
	Total Cash Outflow	140,000	40000	40000		
3	Net Cash Surplus	155,000	326900	512820		



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 00 Family:0 Others:00 Experience & Skill: 02 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures







फाकचत इ. छर्ता, छन्द्रसमा इ शीजुन, त्समा इ मासीजुन । Sar Colercin 2300 দ্বেড লাহলেল 7.200 (ইউনিয়ন পরিষদ আনশ কর তফসিল ২০১৩ মোতাবেক) 101/2× 26 20 20242. .. 880 চ্চমিক নহ-CARE 2747 27 आत সন্থাধিকারী/লাইসেগধারীর নাম হ.... CATE OTRINITY STRET পিতা/শ্বামীর নাম হ.. 8200002 Carly 8: Carlard - भेरेजीरे यापरंश בושי שאבוד ניאוומי ער מימר ו ভানতনা জান্যানত বাহ হউনিয়ন ঃ ডেলিহাটি, উপজেলা ঃ শ্রীপুর, জেলা ঃ গান্ধীপুর। हिंग परिषिदाव = >2x २० वावादा अस प्रयाग = 89,004 (हालाका राष्ट्र) , राष्ट्र (ইউলিজমনি ফরম- ৩) তৎ তাত্তিস পর্যান্ত। Te গণপ্রজাতন্ত্রী বাংলাদেশ Cook (and and) trans stage , 24 =900 জন্ম ও মৃত্যু নিবন্ধকের কার্যালয় তেলিহাটি ইউনিয়ন পরিষদ स्वायमद ७ वर्ष्त विग्रु विभ एक्कारकर भीरण कर শ্রীপুর, গাজীপুর जना जनम না এই লাইচোল প্রানান করা হল। THE Y ানিধি- ৯, জনা ও মৃত্যু নিরক্ষা (উউনিয়ন পরিষদ) বিলিয়ালা, ২০০৬ব (মন্দ্ৰ নিৰক্ষন বৰি হইতে উল্ল) ात्रिक = 05/05/505 हु 33002 जिलका रहि मह 3 9 BAME BIAN সনম উস্থার তারিখা ১৬-০৮-২০১৪ भित्रेण मुख्यम जन्म मुख्यम जन्म নিষক্ষনের তারিখ: ১৯-০৮-২০১৪ אבוו: איזעורווארוושווש : וואס : לאוויב איזעור איזעור איזעורי איזעוריין איזער איזער איזער איזער איזער איזער איזער איזעריין א איזעריאן איזעריאן איזעריין איזעריין איזעריאן איזעריין איזעריאיזעריין איזעריין איזעריין איזעריין איזעריין איזערי Sim finana agut 13 8 8 0 0 0 3 1 5 6 0 0 0 0 0 0 0 0 0 স্থায়: ভামতমী, ইচিংয়া, শ্রমিণুব, নাজীপুব 100000 নাম: গো: কদর রাসান [新時] 中國部制 वना जातिन। ३३=०व=३७७व একলে যে জনিশ শত পঁচানসাই লনা স্থান, গ্র্যাম; সাইট্রেলিয়া, ওয়ার্ড-০৩, ইউলিয়ান; ৫ডলিহাটি, वित्रकम सिल खनारकनाः तीनुत, त्वनाः नाकीनुत। (मना 4) (जिचि-३२ (म) अष्टना) 和13月日日: 211(町10日町1) लकात माध: त्या: आणामुझाड 30391190 সম্পান নামমা ৪ Centrie Amiera HWR 2 0 0 0 C million at attaining an AI THE STATE OFFICE ताणांच माणाः त्वांछाः त्वलिमा জনাছাজন আরিশ ও সময় : ১৬/ ৫৯/ 2028 भागा विकासा आधा मांडेग्रानिया, स्थाई-०७, इड्रमिशन: एकान्डापि as more come R3, for with Beitenute mitala' Constitution छ । कथा मक्षाद्रकातीत पाकत स फातिम ह MANAMER & BARER & ALARTER BIN अवद्यातीव आप्यत क मालतह माल And I worked Heard

FAMILY PICTURE

