

Proposed NU Business Name: **MS JAHID HARDWARE & MACHINARIES**



Project identification and prepared by: Md. Forhad Hosen,
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHIDUL ISLAM
Age	:	17-12-1998 (18 Years)
Education, till to date	:	CLASS 10
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Suruj , P.O: Gosai Joyair, P.S: Tangail, 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	:	MST. ROJINA BEGUM
(iii) Father's name	:	MD. KISMOT ALI
(iv) GB member's info	:	Branch: Suruj Tangail, Centre # 53(Female), Member ID: 1722, Group No: 03 Member since: 03-04-2981 to 2016 (36Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT NIL
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743796195
Mother's Contact No.	:	01782903893
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. REJINA BEGUM joined Grameen Bank since 36 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS JAHID HARDWARE & MACHINARIES
Location	:	Suruj Bazar
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 120,000/-(from existing business) 60% Required Investment BDT 80,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 10ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electric item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪Collects goods from, Tangail.▪The shop is Own.▪Agreed grace period is 3 months.

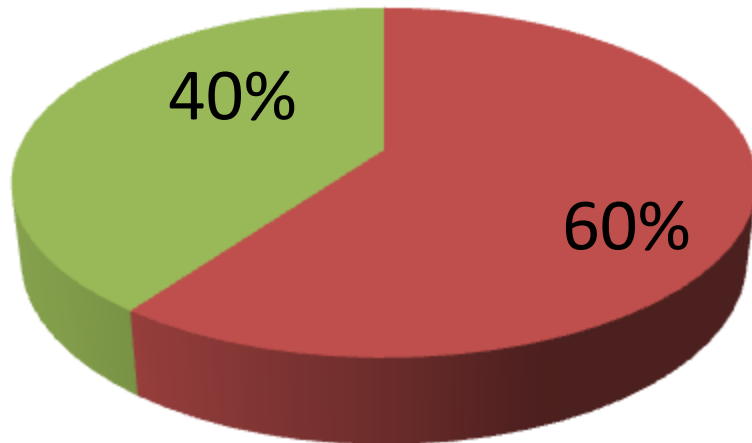
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric item	4000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.			
Electric item	3600	108000	1296000
Total Variable exp. (B)	3600	108000	1296000
Contribution Margin CM [C= (A-B)]	400	12000	144000
less fixed exp.			
Electricity bill		250	3000
Transportation		895	10740
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		400	4800
Guard		120	1440
Mobile		300	3600
total fixed cost (D)		6965	83580
Net profit (E) [C-D]		5035	60420

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Balb	180	200	36,000	150	100	15,000	51,000
Cable	155	100	15,500	0	0	0	15,500
tube	165	100	16,500			0	16,500
scrwe	400	20	8,000			0	8,000
holder	100	40	4,000			0	4,000
light	250	70	17,500	230	50	11,500	29,000
frame			0	500	100	50,000	50,000
others	150	150	22,500	50	70	3,500	26,000
Total	1400		120,000	930		80,000	200,000

Source of Finance



■ Entrepreneur's Contribution 120,000

■ Investor's Investment 80,000

■ Total 200,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electric item	6850	205500	2466000	2589300	2718765
Total Sales (A)	6850	205500	2466000	2589300	2718765
less variable Expenses					
Electric item	6165	184950	2219400	2330370	2446889
Total variable Expenses (B)	6165	184950	2219400	2330370	2446889
Contribution Margin (CM)= (A-B)	685	20550	246600	258930	271876.5
Less Fixed Expenses					
Electricity bill		250	3000	3000	3000
Transportation		965	11580	11580	11580
Salary (self)		5000	60000	60000	60000
Salary (staff)		5000	60000	60000	60000
Entertainment		440	5280	5280	5280
Guard		120	1440	1440	1440
Mobile		400	4800	4800	4800
Total Fixed Cost		12175	146100	146100	146100
Net Profit (E) (C-D)		8375	100500	112830	125776.5
Investment Payback			32000	32000	32000

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	80,000		
1.2	Net Profit	100,500	112,830	125776.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68,500	149330
	Total Cash Inflow	180500	181330	275106.5
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	
3	Net Cash Surplus	68,500	149330	243106.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:1
Experience & Skill : 05 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









Man standing in the shop.

CT Super
TWO PIN PLUG

CT Super
TWO PIN PLUG

One Touch
TWO PIN PLUG

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FAMILY PICTURE

