Proposed NU Business Name: HAQUE HARDWARE



Project identification and prepared by: Md Lokman Hakim Godagari Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD ABU TAHER (DULAL)			
Age	:	20-11-1988 (28 Years)			
Education, till to date	:	SSC			
Marital status	:	Married			
Children	:	1 Daughter			
No. of siblings:	:	4 Brothers & 1 Sister			
Address	:	Vill: Pirijpur, P.O: Pirijpur, P.S: Godagari, Dist: Rajshahi.			
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 MOST. DILRUBA BEGUM MD MAINUL HAQUE Branch: Matikata Godagari, Centre # 71 (Female), Member ID: 2362/1, Group No: 02 Member since: 25-02-2010 (06 Years) First loan: BDT 20,000 Taka.			
Further Information: (v) Who pays GB loan installment	 :	Existing loan: BDT 50,000/-, Outstanding loan: 29,100/- 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.)		None
Business Experiences and	••	12 years experience in running business. 10 Years in own business
Training Info	:	He has no training.
Other Own/Family Sources of Income	••	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-870174
Family's Contact No.	:	01716-385319
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

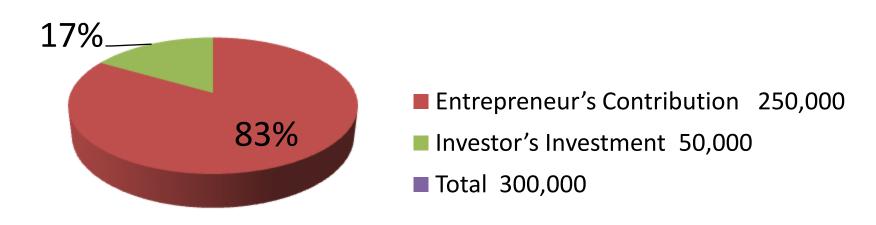
MOST. DILRUBA BEGUM Joined Grameen Bank Since 06 Years Ago. At First She Took 20,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info				
Business Name	:	HAQUE HARDWARE		
Location	:	Pirijpur, Godagari, Rajshahi		
Total Investment in BDT	:	BDT 300,000		
Financing	:	Self BDT 250,000 (from existing business) 83%		
		Required Investment BDT 50,000 (as equity) 59%		
Present salary/drawings from business (estimates)	:	BDT 4,000 Taka.		
Proposed Salary	:	BDT 4,000 Taka.		
Size of shop	:	20 ft x 15 ft= 300 Square ft		
\Implementation	:	 Currently run a hardware shop. Average 20% gain on sale. The business is operating by entrepreneur. Existing no Employees. The shop is owned. Collects goods from Dhaka Rajshahi. Agreed grace period is 3 months. 		

Existing Business (BDT)					
Particular	Monthly	Yearly			
Revenue (sales)					
Hardware item	90,000	1,080,000			
Total Sales (A)	90,000	1,080,000			
Less. Variable Expense					
Hardware item	72,000	864,000			
Total variable Expense (B)	72,000	864,000			
Contribution Margin (CM) [C=(A-B)	18,000	216,000			
Less. Fixed Expense					
Electricity Bill	400	4,800			
Mobile Bill	200	2,400			
Salary (self)	5,000	60,000			
Transportation	1,500	18,000			
Entertainment	300	3,600			
Guard	100	1,200			
Total fixed Cost (D)	7,500	90,000			
Net Profit (E) [C-D)	10,500	126,000			

Investment Breakdown								
	Proposed							
Particulars	Qty.	Unit Price	Amount	Qty.	Unit	Amount	Proposed	
			(BDT)		Price	(BDT)	Total	
Electric item	1	100000	100,000	1	20000	20,000	120,000	
Hardware item	1	150000	150,000	1	30000	30,000	180,000	
Total	2		250,000	2		50,000	300,000	

Source of Finance



Financial Projection (BDT)							
Particular	Monthly	1st Year	2nd Year	3rd Year			
Revenue (sales)							
Hardware item	120,000	1,440,000	1,512,000	1,587,600			
Total Sales (A)	120,000	1,440,000	1,512,000	1,587,600			
Less. Variable Expense							
Hardware item	96,000	1,152,000	1,209,600	1,270,080			
Total variable Expense (B)	96,000	1,152,000	1,209,600	1,270,080			
Contribution Margin (CM) [C=(A-B)	24,000	288,000	302,400	317,520			
Less. Fixed Expense							
Electricity Bill	400	4,800	5,500	6,000			
Mobile Bill	300	3,600	4,000	4,500			
Salary (self)	5,000	60,000	60,000	60,000			
Transportation	2,000	24,000	26,000	28,000			
Entertainment	300	3,600	3,600	4,000			
Guard	100	1,200	1,200	1,200			
Total Fixed Cost	8,100	97,200	100,300	103,700			
Net Profit (E) [C-D)	15,900	190,800	202,100	213,820			
Investment Payback		20,000	20,000	20,000			

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

	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	190,800	202,100	213,820
1.3	Depreciation (Non cash item)		-	-
	Opening Balance of Cash			
1.4	Surplus		170,800	352,900
	Total Cash Inflow	240,800	372,900	566,720
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	170,800	352,900	546,720

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 12 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

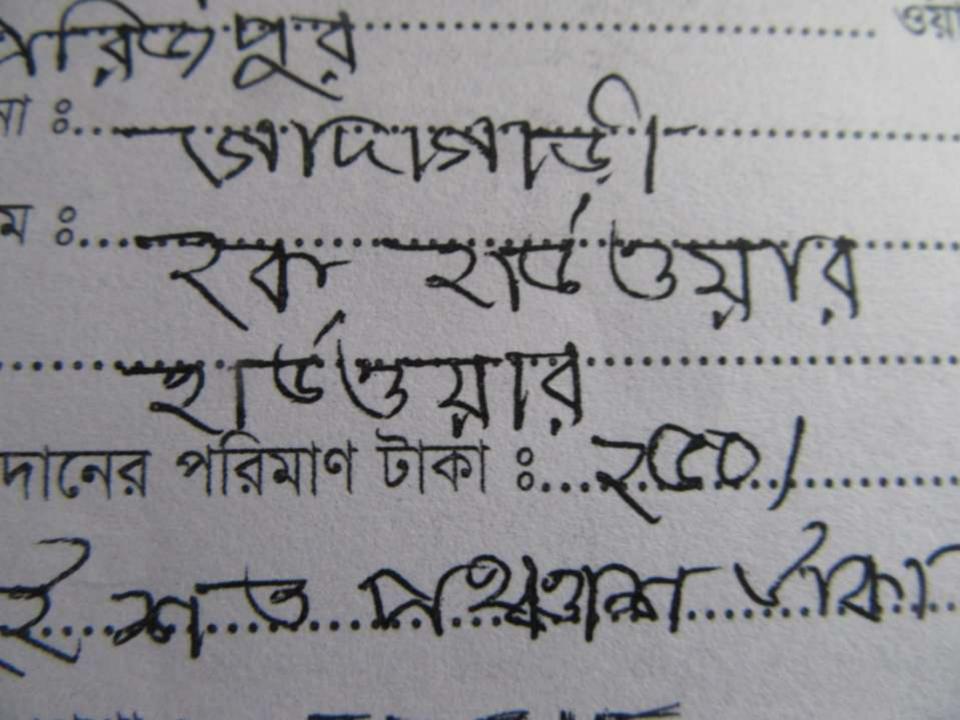
Political unrest

Pictures









FAMILY PICTURE

