

Proposed NU Business Name: **JUBRAJ HARDWARE STORE**



Project identification and prepared by: Md.Shahidul Islam,
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SALAUDDIN JEWEL
Age	:	10-04-1984 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 Child
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Boro Boxonagar, P.O: Choto Boxonagar . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	SAHIDA BEGUM
(iii) Father's name	:	MD. ALAUDDIN MIA
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 11 (Female), Member ID: 3312, Group No: 03 Member since: 1992-2010 (18 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 30,000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	08 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-636482
Family's Contact No.	:	01706-670365
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHIDA BEGUM joined Grameen Bank since 26 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

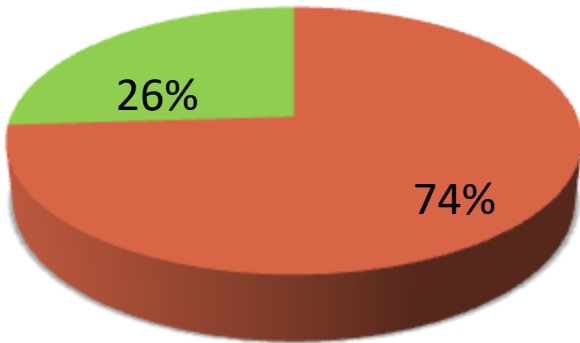
Proposed Nobin Udyokta Business Info

Business Name	:	JUBRAJ HARDWARE STORE
Location	:	Boxonagar bazar, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 3,94,000/-
Financing	:	Self BDT 3,14,000/- (from existing business) 74% Required Investment BDT 80,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to scaled up by investment in existing goods like Color,Cables,Balb etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Studio Item	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Studio Item	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		3000	36000
Guard		200	2400
Salary (Staff-4)		4000	48000
Mobil Bill		300	3600
Generator		200	2400
Total Fixed Cost (D)		13700	164400
Net Profit (E)= [C-D]		7300	87600

Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Energy bulb	200	280	56,000			40,000	96,000
Color bank	02	26,000	52,000				52,000
Cables	12	3,000	36,000			40,000	76,000
Switch board	250	100	25,000				25,000
Main Switch	300	250	75,000			40,000	1,15,000
Others			20,000				20,000
Security			50,000				50,000
Total			3,14,000			80,000	3,94,000

Source of Finance



- Entrepreneur's Contribution's :- 3,14,000
- Investor Investment's :- 80,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Trailarinng Item	4700	141000	1692000	1776600	1865430
	0	0	0	0	0
Total Sales(A)	4700	141000	1692000	1776600	1865430
Less Variable Expense (B)					
Trailaring Item	3760	112800	1353600	1421280	1492344
Total Variable Expense	3760	112800	1353600	1421280	1492344
Contributon Margin (CM) [C=(A-B)]	940	28200	338400	355320	373086
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	144000	1728000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		4000	48000	48000	48000
Guard		200	2400	2400	2400
Entertainment		300	3600	3600	3600
Rent		3000	36000	36000	36000
Generator		200	2400	2400	2400
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		14600	76800	209200	1793600
Net Profit (E)= [C-D]		13600	163200	171360	179928
Investment Pay Back			32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	163,200	171360	179928
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	121600	121600	260960
	Total Cash Inflow	233,600	292,960	440,888
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	121,600	260,960	408,888

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Patilljhap, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest



সাইলিন হার্ডওয়্যার









