

Proposed NU Business Name: M/S NAHID ELECTRIC & HARDWARE



Project identification and prepared by: Md Mohiuddin Rubel,
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Ronzu Ahmed
Age	:	21-01-1900 (27 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 Dauther 01 Son
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	Vill: Birchari ,P.O: Zahidgonj ,P.S: Ghatail, 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	:	
(iii) Father's name	:	
(iv) GB member's info	:	Branch: BeldohoGhatail, Centre # 37 (Female), Member ID: 5040 , Group No: 06 Member since: 00-00-2000 (Years) First loan: BDT = 3000 Last Loan = 200000
Further Information:	:	Outstanding loan:=142800
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	04 years of business experience.
Own Business and Training Info	:	04 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.	:	01684-987315
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mazeda joined Grameen Bank since 28 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	:	M/S NAHID ELECTRIC & HARDWARE
Location	:	Sa Mil Road,Ghatail,Tangail.
Total Investment in BDT	:	BDT 1,030,000/-
Financing	:	Self BDT 730 0,000/- (from existing business) 71% Required Investment BDT 300,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	11 ft x 34 ft=374 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Net,Egg Tray,Food Pot,Hardware&Electric Item,etc. ▪Average 10 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is rented . ▪Collects goods from ,Dhaka.

Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Net, Egg Tray, Food Pot, Hardware & Electric Item, etc.	14,000	420,000	5,040,000
	0	0	0
Total Sales (A)	14,000	420,000	5,040,000
Less. Variable Expense			
Net, Egg Tray, Food Pot, Hardware & Electric Item, etc.	12,600	378,000	4,536,000
Total variable Expense (B)	12,600	378,000	4,536,000
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000
Less. Fixed Expense			
Rent		7,000	84,000
Electricity Bill		500	6,000
Transportation		10,000	120,000
Salary (self)		8000	96,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		50	600
Generator Bill		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		26,350	316,200
Net Profit (E) [C-D]		15,650	187,800

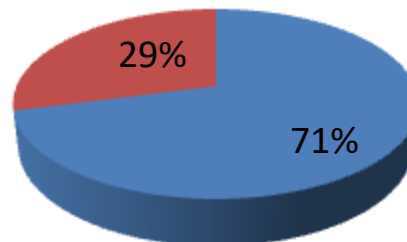
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Plashtik Net	20000	7.5	150000	Plashtik Net	20000	7.5	150,000	300,000
Steel Net	30000	4	120000	Steel Net	30000	4	120,000	240,000
Egg Tray	6000	12	72000				0	72,000
Food Pot	5000	37	185000				0	185,000
Hardware	1	100000	100000	Hardware	1	30000	30,000	130,000
Electric Item	1	50000	50000				0	50,000
			0				0	0
			0				0	0
			0				0	0
Others	1	8000	8000				0	8,000
Security of Shop			45000					45,000
			0					0
Total			730,000				300,000	1,030,000

Source of Finance

■ Entrepreneur's contibution 730000

■ Investor's Investment 300000

■ Total 1030000



Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Net,Egg Tray,Food Pot,Hardware&Electric Item,etc.	16,000	480,000	5,760,000	6,048,000	6,350,400
0	0	0	0	0	0
Total Sales (A)	16,000	480,000	5,760,000	6,048,000	6,350,400
Less. Variable Expense					
Net,Egg Tray,Food Pot,Hardware&Electric Item,etc.	14,400	432,000	5,184,000	5,443,200	5,715,360
Total variable Expense (B)	14,400	432,000	5,184,000	5,443,200	5,715,360
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576,000	604,800	635,040
Less. Fixed Expense					
Rent		7,000	84,000	84,000	84,000
Electricity Bill		550	6,600	6,930	7,277
Transportation		11,000	132,000	138,600	145,530
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
Graud Bill		55	660	693	728
Generator Bill		210	2,520	2,646	2,778
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		27,460	329,520	336,996	344,846
Net Profit (E) [C-D]		20,540	246,480	267,804	290,194
Investment Payback			120,000	120,000	120,000

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	300,000		
1.2	Net Profit	246,480	267,804	290,194
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		126,480	274,284
	Total Cash Inflow	546,480	394,284	564,478
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business : 04 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

নাহিদ ইলেকট্রিক হার্ডওয়্যার এন্ড প্রা

বিশিষ্টাধিক ব্যবসায়িক স্থান

মোঃ মোঃ রশুদ আহমেদ

এখানে সকল প্রকার রং বার্নিশ, পৌছাত দ্রব্য, হার্ডওয়্যার সামগ্রী, ইলেকট্রিক ফ্যান, লাইট, তার, সেরার ও ব্রয়লার ফার্মের ব্যবহার্য খাল্যপাত্র, পানিপিচ্ছ, ছুটার, কিসের ট্রে, বরফি নেট, চেইন সে, প্রাস্টিকের পেন, বেলচা ইত্যাদি মালাখাল সুলভ মূল্যে পাইকারী ও খুচরা বিক্রয় করা হয়।

হাজী মোহাম্মদ প্রাজা, সমিল রোড, ঘাটাইল, টাঙ্গাইল। মোবা: ০১৭২১-৬৪৩২৬৮, ০১৬৮৪-৯৮৭০১৫













গ্রামীণ ব্যাংক

১০২৩

আহজ্ঞা স্মরণের পাশাপাশি

১০২৩
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নাম	শিচ্ছেই, মনোরঞ্জন	শাখা	বেলায় গাইবান্ধা
কেন্দ্রের নাম	শ্রীহরি		



Sl. No.	D/Year	S/Plant	R/225	P/201	E/200	C/200
1	20/10/18	g/100	2002	—	—	2002
2	20/10/18	g/100	2002	roof	roof	2002
3	20/10/18	g/100	2002	roof	roof	2002
4	18/10/18	g/100	2002	—	—	2002
5	20/10/18	g/100	2002	roof	g/100	2002
6	20/10/18	g/100	2002	roof	roof	2002
7	20/10/18	g/100	2002	roof	roof	2002
8	20/10/18	g/100	2002	—	—	2002
9	20/10/18	g/100	2002	—	—	2002
10	20/10/18	g/100	2002	roof	roof	2002
11	20/10/18	g/100	2002	roof	roof	2002
12	20/10/18	g/100	2002	roof	roof	2002
13	20/10/18	g/100	2002	roof	roof	2002
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18	20/10/18	g/100	2002	roof	roof	2002
19	20/10/18	g/100	2002	roof	roof	2002
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29	20/10/18	g/100	2002	roof	roof	2002
30	20/10/18	g/100	2002	roof	roof	2002

Right Record View

Right Record View

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FAMILY PICTURE