

Proposed NU Business Name: **M/S JAHANGIR HARDWARE**



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|---|
| Name | : | MD. JAHANGIR ALOM |
| Age | : | 22-07-1982(33 Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Married |
| Children | : | 01 Doughter |
| No. of siblings: | : | 03 Brother,01 Sister |
| Address | : | Vill: Rayghati P,O: Keshorhat , P.S:Mohanpur , Dist: Rajshahi |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/> |
| (ii) Mother's name | : | MOST. AFROZA |
| (iii) Father's name | : | MD. MOSLEM UDDIN |
| (iv) GB member's info | : | Branch: Rayghati, Mohanpur Centre 62 (Female), Member ID: 9365/5, Group No: 02 Member since: Befor 2009-2013 Present 8-5-2014(6Years) First loan: BDT 10,000 |
| Further Information: | | Existing Loan: BDT 20,000 Outstanding loan: 19,086/= |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | Ten years experience in running business. He has No training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01718-840137 |
| Mother's Contact No. | : | 01721-032814 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AFROZA joined Grameen Bank since 6 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | M/S JAHANGIR HARDWOER |
| Location | : | Keshorhat Bazar, Mohanpur,Rajshahi |
| Total Investment in BDT | : | BDT 300,000/- |
| Financing | : | Self BDT 2,5,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 38 ft x 10 ft= 380 Scft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Hardwoer item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Rajshahi and Give Company.▪Agreed grace period is 3 months. |

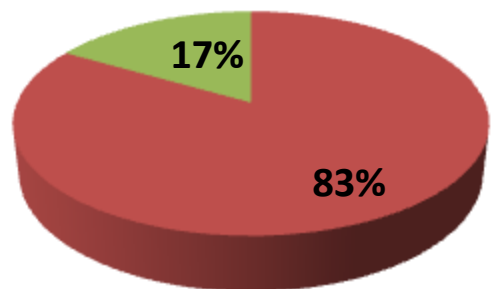
Existing Business

| Particular | Daily | Monthly | Yearly |
|---|-------|---------------|-----------------|
| Revenue (sales) | | | |
| Hardware Item | 6,000 | 1,80,000 | 21,60,000 |
| Total Sales (A) | 6,000 | 1,80,000 | 21,60,000 |
| Less. Variable Expense | | | |
| Hardware Item | 5,100 | 1,53,000 | 18,36,000 |
| Total variable Expense (B) | 5,100 | 1,53,000 | 18,36,000 |
| Contribution Margin (CM) [C=(A-B)] | 900 | 27,000 | 3,24,000 |
| Less. Fixed Expense | | | |
| Rent | | 1,000 | 12,000 |
| Electricity Bill | | 500 | 6,000 |
| Mobile Bill | | 400 | 4,800 |
| Salary (self) | | 5,000 | 60,000 |
| Guard | | 100 | 1,200 |
| Transportation | | 1,000 | 12,000 |
| Entertainment | | 500 | 6,000 |
| Salary (staff) | | 3,000 | 36,000 |
| Bank service Charge | | | |
| Total fixed Cost (D) | | 11,500 | 1,38,000 |
| Net Profit (E) [C-D] | | 15,500 | 1,86,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------|------------|------------|----------------|-----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Pipe | 100 | 1000 | 1,00,000 | 30 | 1000 | 30,000 | 2,30,000 |
| Pan | 10 | 500 | 5,000 | 10 | 500 | 5,000 | 10,000 |
| Basin | 3 | 2000 | 6,000 | - | - | - | 6,000 |
| Motor z Pump | 3 | 5000 | 15,000 | - | - | - | 15,000 |
| Sub merge able | 2 | 10000 | 20,000 | - | - | - | 20,000 |
| Accessories | - | - | 54,000 | - | - | 15,000 | 69,000 |
| Security | 1 | 50000 | 50000 | | | | 50000 |
| | | | | | | | |
| | | | | | | | |
| Total | 218 | | 250,000 | 40 | | 50,000 | 300,000 |

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

| Financial Projection (BDT) | | | | | |
|---|--------------|----------------|-----------------|-----------------|----------------------------|
| Particular | Daily | Monthly | 1st Year | 2nd year | 3rd Year |
| Revenue (sales) | | | | | |
| Hardware Item | 8,000 | 2,40,000 | 28,80,000 | 30,24,000 | 31,75,200 |
| Total Sales (A) | 8,000 | 2,40,000 | 28,80,000 | 30,24,000 | 31,75,200 |
| Less. Variable Expense | | | | | |
| Hardware Item | 6,800 | 2,04,000 | 24,48,000 | 25,70,400 | 26,98,920 |
| Total variable Expense (B) | 6,800 | 2,04,000 | 24,48,000 | 25,70,400 | 26,98,920 |
| Contribution Margin (CM) [C=(A-B)] | 1,200 | 36,000 | 4,32,000 | 4,53,600 | 4,76,280 |
| Less. Fixed Expense | | | | | |
| Rent | | 1,000 | 12,000 | 12,000 | 12,000 |
| Electricity Bill | | 600 | 7,200 | 8,000 | 8,500 |
| Mobile Bill | | 500 | 6,000 | 6,500 | 7,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 1,500 | 18,000 | 19,000 | 20,000 |
| Entertainment | | 500 | 6,000 | 6,500 | 7,000 |
| Salary (staff) | | 3,000 | 36,000 | 36,000 | 36,000 |
| Gard Bill | | 100 | 1,200 | 1,200 | 1,200 |
| Bank service Charge | | 100 | 1,200 | 1,200 | 1,200 |
| Total Fixed Cost | | 12,300 | 1,47,600 | 1,50,400 | 1,52,900 |
| Net Profit (E) [C-D] | | 23,700 | 2,84,400 | 3,03,200 | 3,23,380 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 2,84,400 | 3,03,200 | 3,23,380 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 2,64,400 | 5,47,600 |
| | Total Cash Inflow | 3,34,400 | 5,67,600 | 8,70,980 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20,000 | 20000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20000 | 20,000 |
| 3 | Net Cash Surplus | 2,64,400 | 5,47,600 | 8,50,980 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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



Stella
Luxury Sanitary Ware

UPVC FITTINGS
UPVC PIPE









King
SUPER
GLUE

Stella

FAMILY PICTURE

