

Proposed NU Business Name: **KAZIRBAG HARDWARE**



Project identification and prepared by: Ramendra Nath Haldar,  
Feni Sadar Unit, Feni  
Project verified by: Susanta Kumar Bishwash



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. NOOR KORIM</b>
Age	:	01-01-1988 ( 28 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: West Kazirbag P.O: DTM ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>FIROZA AKTER</b>
(iii) Father's name	:	<b>NOREN NABI</b>
(iv) GB member's info	:	Branch: Dhormapur Feni, Centre # 26 (Female), Member ID: 2653, Group No: 04 Member since: 25-07-2000 ( 16 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 200,000 Outstanding loan: BDT 68,000
(v) Who pays GB loan installment	:	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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811-272586
Family's Contact No.	:	01854-429545
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FIROZA AKTER** joined Grameen Bank since 16 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KAZIRBAG HARDWARE</b>
Location	:	Kazirbag, Feni
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 250,000/- (from existing business) 78% Required Investment BDT 70,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cilor Paint, Pipe, Fitings, Fan, Balb, etc</li><li>▪Average 14% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

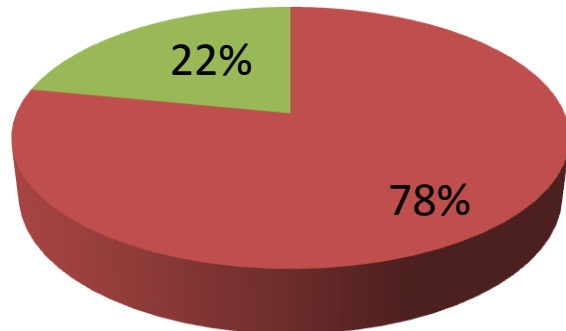
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cilor Paint, Pipe, Fitings, Fan, Balb, etc	4,000	120000	1440000
<b>Total Sales (A)</b>	4,000	120000	1440000
<b>Less Variable Expense</b>			
Cilor Paint, Pipe, Fitings, Fan, Balb, etc	3440	103200	1238400
<b>Total variable Expense (B)</b>	3440	103200	1238400
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16800</b>	<b>201600</b>
<b>Less Variable Expense</b>			
Rent		1400	16800
Electricity bill		300	3600
Transportation		2000	24000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>9500</b>	<b>114000</b>
<b>Net Profit (E)= [C-D]</b>		<b>7300</b>	<b>87600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Color	100	150	15,000	0	0	0	15,000
Finer	20	100	2,000	0	0	0	2,000
Pareq	6	3000	18,000	0	0	0	18,000
Pipe	700	60	42,000	0	0	0	42,000
Fittings	0	0	20,000	0	0	20,000	60,000
Fan	12	3500	42,000	0	0	0	42,000
Bulb	60	300	18,000	0	0	0	18,000
Plastic Item	0	0	10,000	0	0	30,000	40,000
Gift Item	0	0	10,000	0	0	20,000	30,000
Others	0	0	23,000	0	0	0	23,000
Security	1	50,000	50,000	0	0	0	50,000
<b>Total</b>	<b>69</b>	<b>0</b>	<b>250,000</b>	<b>126</b>	<b>0</b>	<b>70,000</b>	<b>340,000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 70,000
- Total 320,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Switch, Socket, Energy bulb, Rice, Atta etc	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Less Variable Expense</b>					
Switch, Socket, Energy bulb, Rice, Atta etc	4,300	129,000	1,548,000	1,625,400	1,706,670
<b>Total variable Expense (B)</b>	4,300	129,000	1,548,000	1,625,400	1,706,670
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less Variable Expense</b>					
Rent		1,400	16,800	16,800	16,800
Electricity bill		2,000	24,000	24,500	25,000
Transportation		500	6,000	6,500	7,000
Salary (self)		5000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		200	2,400	2,400	2,400
Mobile bill		400	4800	5000	5300
<b>Total fixed cost (D)</b>		<b>9,800</b>	<b>117,600</b>	<b>118,800</b>	<b>120,100</b>
<b>Net Profit (E)= [C-D]</b>		<b>11,200</b>	<b>134,400</b>	<b>145,800</b>	<b>157,730</b>
Investment Payback			<b>28000</b>	<b>28000</b>	<b>28000</b>



# 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	70,000		
1.2	Net Profit	134,400	145,800	157,730
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102,400	216,200
	<b>Total Cash Inflow</b>	214,400	248,200	373,930
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)	28000	28000	28000
	<b>Total Cash Outflow</b>	112,000	28000	28000
3	<b>Net Cash Surplus</b>	102,400	216,200	341,930

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















জ্বলে উঠুন আপন শক্তিতে



কাজিরবাগ হার্ডওয়ার

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ইক স্টোর



ইক স্টোর কাজির

কাজির বাগ সার্কুলার মাট এড

হার্ড ওয়ার ও ইলেকট্রিক



Pep







