A Nobin Udyokta Project

Mayer Dowa Hardware



প্রোঃ মোও সবুজ রং মেজী মোবাঃ ০১৭৭৬-৫১০৪৪৫ মোঃ সুমন ঃ ০১৮৫২-৭৪৬৯০৪ টাদখালী উত্তর বাজার মেইন রোড, সদর, লক্ষীপুর



Project by: Sobuj

Identified by: Md. Mozahidul Islam

Verified By: Md Masum Mia

Laxmipur Unit
Anchal-2
GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Sobuj
Age	:	30/04/1983 (34Years)
Marital status	:	Marriage
Children	:	01 Son
No. of siblings:	:	04 Brothers & 01 Sisters.
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 Fatema Begum rumy Md. Anowar Ullah Member since: 05-01-2007 Branch:- Laharkandi, Centre No 44/M, Loanee no- 4594 First Ioan: Tk.5000, Existing Ioan: 70000 Outstanding: 37900
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF	: : : : : : : : : : : : : : : : : : : :	Nu's Brother, N/A N/A N/A N/A
Education	:	Class Four

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

Present Occupation	:	Hardware Business
Trade License Number	:	17-18/44
Business Experiences	:	08 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01776513445
NU Project Source/Reference	:	GT Laxmipur Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2007. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in NU's Family. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



•	Mayer Dowa Hardware
•	Jhogirnat Bazar,Sadar , Laxmipur.
•	240,000/-
••	Self BDT : 140,000 (from existing business) - 71% Required Investment BDT : 70,000 (as equity) - 29%
••	BDT 8,000
	BD 9,000
:	10%
:	10%
:	2 months
	:

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Item: Present items: 1,40,000 Furniture: 5000 Advance: 25,000 Total 1,70,000	1,70,000		1,70,000
Proposed Stock item: 70,000		70,000	70,000
Total Capital	1,70,000	70,000	240,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items		
Product name with quantity	Amount	
Difference Kinds Of Furniture Color	50,000	
Difference Kinds Of color	50,000	
Difference Kinds Of Hardware Items	20,000	
Others	20,000	
Total Present Stock	1,40,000/-	

Proposed Stock items			
Product name with quantity	Amount		
Difference Kinds Of Hardware Items	50,000		
Difference Kinds Of color	20,000		
Total Proposed Item	70,000		

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)			
T di ticulai 3	Daily	Monthly	Yearly	
Income from Sale [A]	10,000	300,000	36,00,000	
Less: Cost of sales [B]	9000	270,000	32,40,000	
Gross profit 10% (A-B) = [C]	1000	30,000	360,000	
Less: Operating Costs				
Electricity bill		300	3600	
Mobile Bill		500	6,000	
Shop Rent		1000	12,000	
Salary from Business		8,000	96,000	
Salary of Employee 01		9,000	108,000	
Others (Transport)		200	2400	
Non Cash Item				
Depreciation(5000*10%)		42	504	
Total Operating Cost (D)		19,042	228,504	
Net Profit (C-D):(E)		10,958	131,496	

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Doutioulous		Year 1 (BDT)			Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Income from Sale [A]	11,000	3,30,000	39,60,000	12,000	3,60,000	43,20,000	
Less: Cost of sales [B]	9,900	2,97,000	35,64,000	10,800	3,24,000	38,88,000	
Gross profit 25% (A-B) = [C]	1100	33,000	3,96,000	1,200	36,000	4,32,000	
Less operating cost:							
Electricity bill		300	3600		400	4800	
Mobile Bill		700	8,400		750	9,000	
Shop Rent		1000	12,000		1000	12,000	
Salary from Business		8,000	96,000		8,000	96,000	
Salary of Employee 01		9,000	108,000		10,000	120,000	
Others (Transport)		200	2400		200	2400	
Non Cash Item							
Depreciation		42	504		42	504	
Total Operating Cost [E]		19,242	230,904		20,392	244,704	
Net Profit (D-E) = (F)		13,758	165,096		15,608	187,296	
GT payback	42,000				42,000		
Retained Income:		123,096			145,296		

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	0
1.2	Net Profit	165,096	187,296
1.3	Depreciation (Non Cash Item)	504	504
1.4	Opening Balance of Cash Surplus	0	133,600
	Total Cash Inflow	235,600	321,400
2.0	Cash Outflow		
2.1	Purchase	70,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back	42,000	42,000
	Total Cash Outflow	102,000	42,000
3.0	Net Cash Surplus	133,600	279,400

SWOT Analysis



TRE	TOT	TI
IKEL	NGI	П

- Skilled & Experience
- Good Communication System.
- Good Networking
- No Credit Sale

WEAKNESS

Lack of investment

OPPORTUNITIES

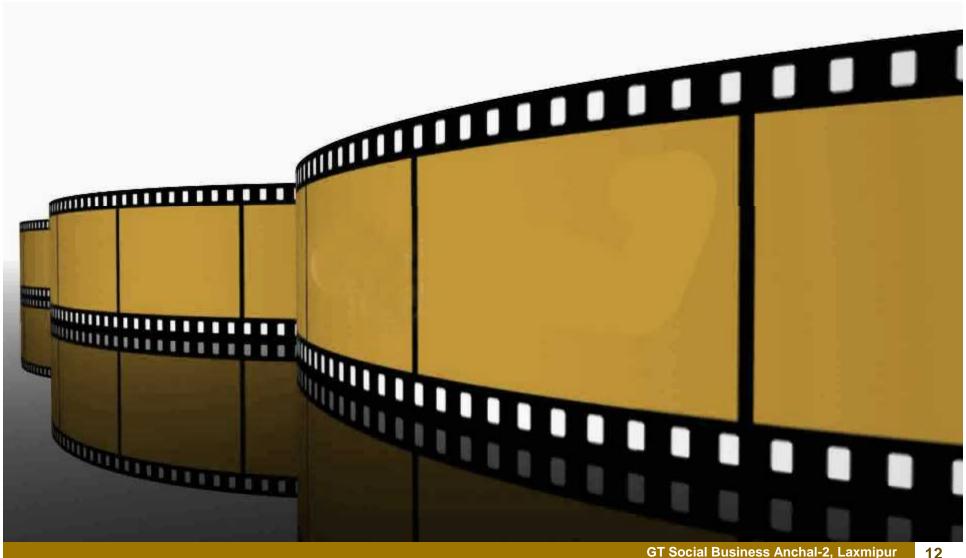
- Expansion Of Business
- Increasing the profitability

THREATS

Theft

Photographs











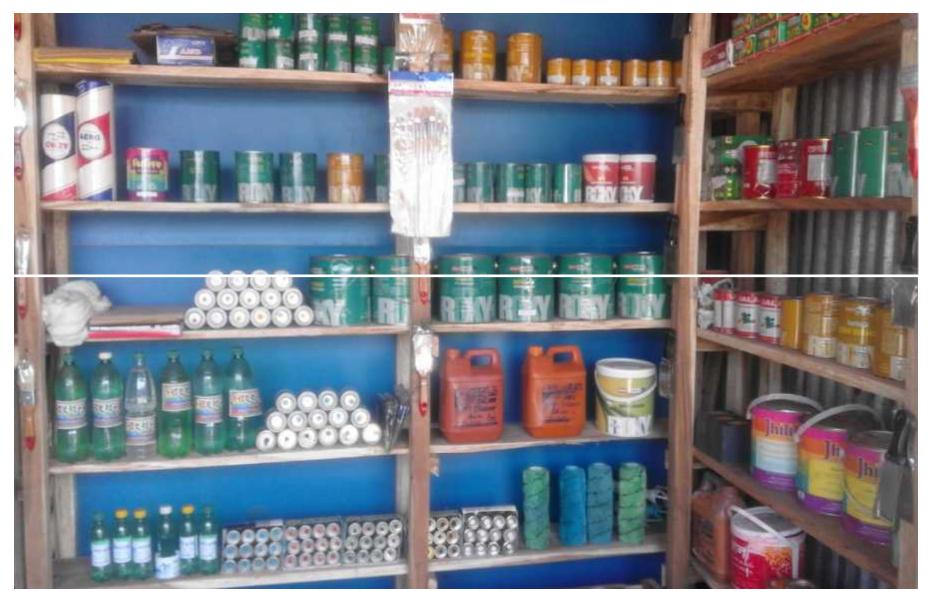




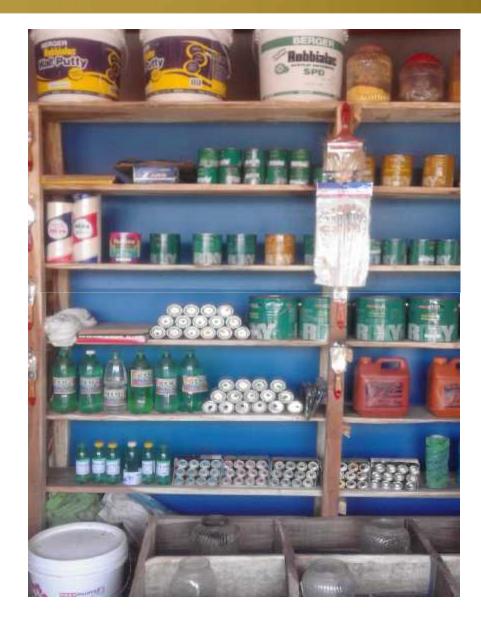






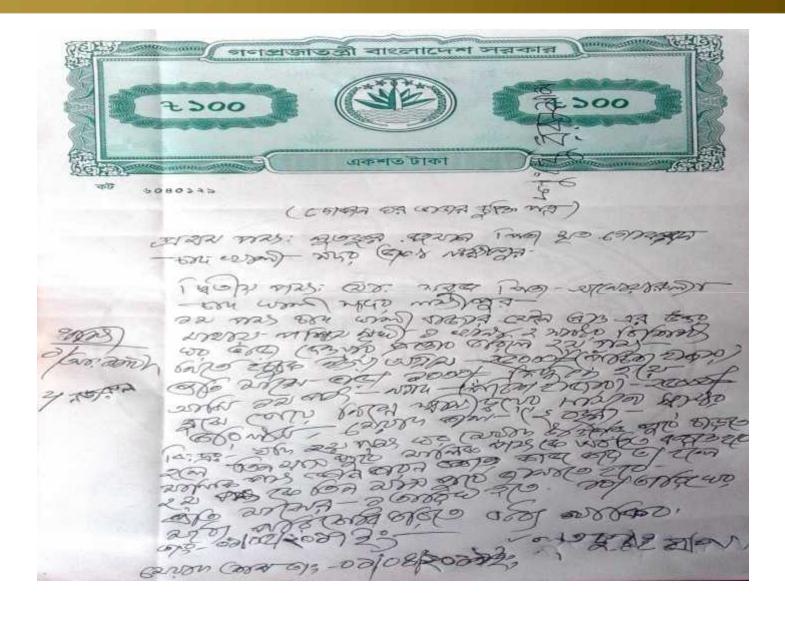








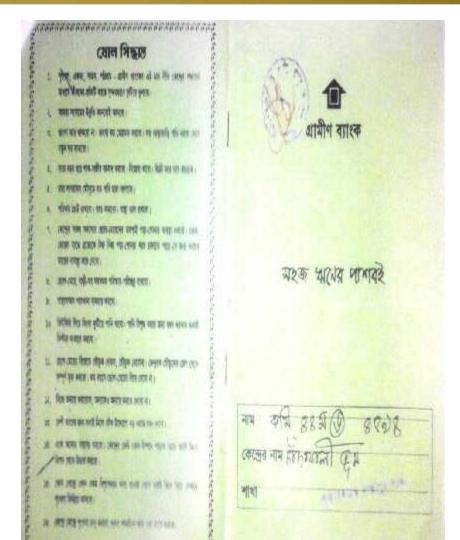






17 2	েইউবিয়ন পরিষদ
উপজেলা: সদর, প্রেশা ব্যাবসা ও ব	
बार्यक्र नर->7/28/88	তারিখঃ_৫/২২/২৭
व्यक्तिहास्त्र नामः अन्तरम् एक्स्स	र इति अभाग
লাইসেন্স প্রহিতার নাম:	
পিতা/ স্বামীর নাম : তেম্বেক্স ট্র	mor O
िकानाः — (अ) हो हो अर की (如[]、对对方的[_2/42]。而为此现[
পেশা: ও ব্যাবসা চালইবার স্থান:দ্রীচালী	की बाखाग (डेक्क जामि)
ব্যাবসার প্রকৃতিঃ——— প্রসূত্ত ক্রমাত	
লাইসেন্স ফি বাবদ হালঃ <u>৪০৪/</u> বক্ষোঃ	্ৰাকা —টাকা
মোটঃ	
কথায়ঃ - ক্লেক্স কল প্ৰাপ্ত হইয়া	
জুন- 2 ৪ ১ - পর্যন্ত পেশা ও ব্য	বিসা বানিজ্য করার জন্য লাইসেন্স দেওয়া হইল।
তারিখঃ %/.২২/.২.৭	त्था नाटतक दशारम्य (जुरू) नाव क्रिकी > 2/30
	३० न स्माध्यक्षमा तेव तुन्तिम स्मूप्य जिल्लाका शासी भागन्न व गासिका विकास
	১৫ নং লাহারকানি ইউনিয়ন সদব, নন্দ্রীপুর।





** Contraction of the Contract Contract

Mr. Finder







গণপ্রজাতনী বাংলাদেশ সরকার Government of the People's Republic of Bengladesh NATIONAL ID CARD / জাতীয় পরিচয় প্র



নাম: মো: সৰুজ Name: Md. Sobuj

পিতা: আনার উল্যা মাতা: ফাতেমা বেগ্য

Date of Birth: 30 Apr 1983

ID NO: 5114360092389

এই কাউটি গণপ্ৰজাতপ্ৰী বাংলাদেশ সমকানেৰ সম্পতি। কাউটি কৰ্ষ্বকানী বাড়ীত আন্ কোকাও গাওটা গোলে নিকিট্ছ পোট অফিলে জমা দেয়ার জনা অসুমোধ করা হলো। ঠিকানা: কালা/হোডিং: লোলার বাড়ী, প্রাম/মাজা: চাঁদখালী, ৮৭নং চাঁদখালী, ডাকমেই: বামালকী - ৩৭০২, সকীপুর সদর, লকীপুর

প্রদানকারী কর্তুপকের স্থাকর ১৯৮৮ সংক্রিকের স্থাকর প্রদানের তারিখ: ০১/০৯/২০০৮







Presented at 188th Internal Design Lab Regional Lab-45 on November 14, 2017 at GT

