

Proposed NU Business Name: **MOHAMAYA HOMEO HALL**

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Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>GOPAL GHOSAL</b>
Age	:	01-04-1985 ( 32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	04 Brothers & 02 Sisters
Address	:	Vill: Churain, P.O: Churain, P.S: Nawabganj, Dist: Dhaka
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>GOURI GHOSAL</b>
(iii) Father's name	:	<b>SUSHIL CHANDRA GHOSAL</b>
(iv) GB member's info	:	Branch: Churain Nawabgonj, Centre # 28 (Female), Member ID:5627, Group No: 02 Member since: 01/05/1996 First loan: BDT 3,000/- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(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	:	Six years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-510529
Mother's Contact No.	:	01922-855011
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**GOURI GHOSAL** joined Grameen Bank since 25 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

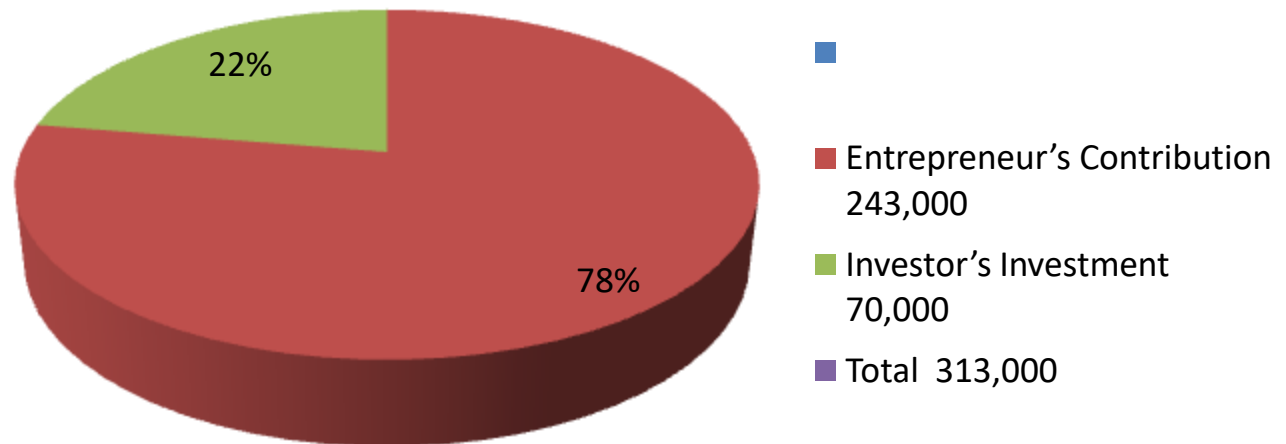
Business Name	:	<b>MOHAMAYA HOMEIO HALL</b>
Location	:	Churain , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,13,000/-
Financing	:	Self BDT 2,43,000(from existing business) 78% <b>Required Investment BDT 70,000(as equity) 22%</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	44 ft x 30 ft= 1320 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like: Homeio Medecine, , etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Book Item	2,500	75,000	9,00,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>9,00,000</b>
<b>Less. Variable Expense</b>			
Wood Item	2,000	60,000	7,20,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>7,20,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		200	2,400
Transportation		1,500	18,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Generator Bill		170	2,040
Guard		180	2,160
<b>Total fixed Cost (D)</b>		<b>8,650</b>	<b>1,03,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,350</b>	<b>76,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tecse			37,600			50,000	87,600
Alcon			33,800				33,800
Hormocine			80,000			20,000	1,00,000
Acimo proton			40,000				40,000
Others			31,600				
Security			20,000				20,000
<b>Total</b>			<b>2,43,000</b>			<b>70,000</b>	<b>3,13,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Medicine Item	3,200	96,000	11,52,000	12,09,600	12,70,080
<b>Total Sales (A)</b>	<b>3,200</b>	<b>96,000</b>	<b>11,52,000</b>	<b>12,09,600</b>	<b>12,70,080</b>
<b>Less. Variable Expense</b>					
SS Item	2,560	76,800	9,21,600	9,67,680	10,16,064
<b>Total variable Expense (B)</b>	<b>2,560</b>	<b>76,800</b>	<b>9,21,600</b>	<b>9,67,680</b>	<b>10,16,064</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>2,30,400</b>	<b>2,41,920</b>	<b>2,54,016</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,500	7,000
Transportation		1,500	18,000	19,000	20,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		500	3,600	3,700	3,700
Generator		200	2,400	2,400	2,400
Guard		200	2,400	2,400	2,400
<b>Total Fixed Cost</b>		<b>9,400</b>	<b>1,12,800</b>	<b>1,14,400</b>	<b>1,15,900</b>
<b>Net Profit (E) [C-D]</b>		<b>9,800</b>	<b>1,17,600</b>	<b>1,27,520</b>	<b>1,38,116</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	1,17,600	1,27,520	1,38,116
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89,600	1,89,120
	<b>Total Cash Inflow</b>	<b>1,87,600</b>	<b>2,17,120</b>	<b>3,27,236</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>89,600</b>	<b>1,89,120</b>	<b>2,99,236</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Churain bazar Nawabganj,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





















# FAMILY PICTURE