

Proposed NU Business Name: **MOHSIN WORKSHOP**



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Project verified by: Susasnto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.MOHSIN
Age	:	01-31-1985 (32 Years)
Education, till to date	:	Class-Eight
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	01 Sister, 03 Brothers
Address	:	Vill: Modhu gram, P.O: Subar Bazar; P.S: Porshuram, 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	:	LATE :MONOWARA BEGUM
(iii) Father's name	:	MD.ABBAS ALI
(iv) GB member's info	:	Branch: Porshuram, Centre # 35(Female), Member ID:2973, Group No: 03 Member since: 10-05-2005-2010 (5 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: Nill
(v) Who pays GB loan installment	:	No
(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	:	10years experience in running business. He has training 2 years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827811735
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 12years 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

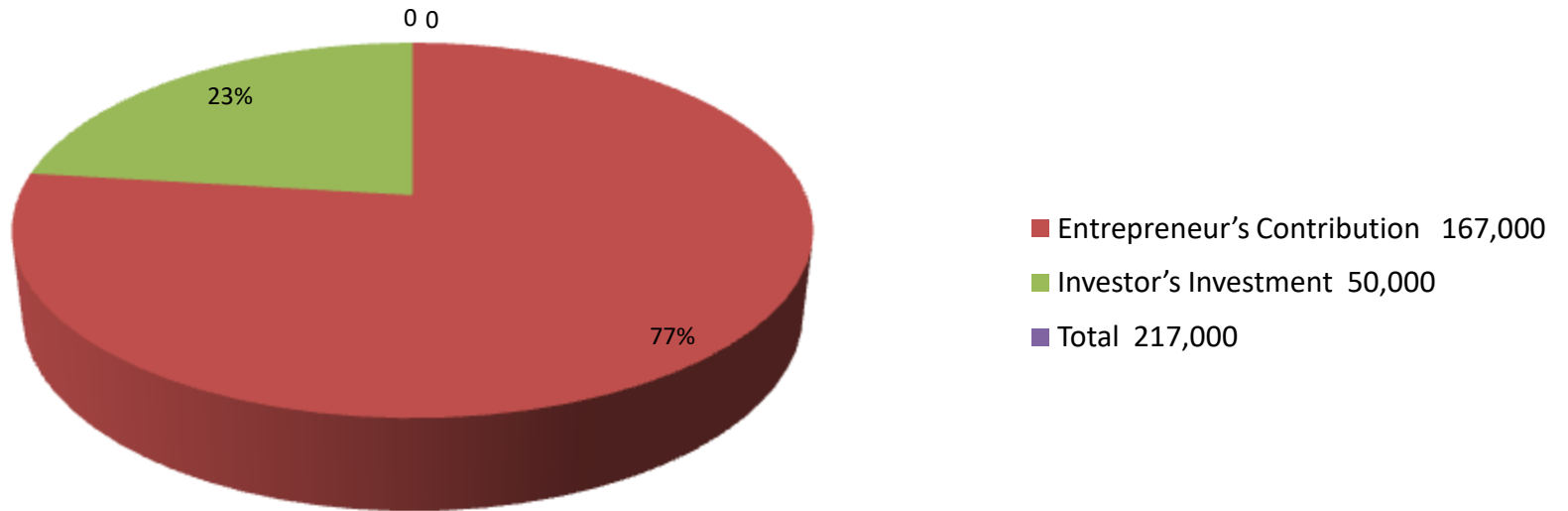
Business Name	:	MOHOSIN WORKSHOP
Location	:	C.N.G Station Market ,Subar Bazar ,Porshuram,Feni.
Total Investment in BDT	:	BDT 217,000/-
Financing	:	Self BDT: 167,000 (from existing business) 77% Required Investment BDT: 50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft. = 240square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; shoes, almari, door, gate etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 3 employee. ▪He is doing his business in renting place. ▪Collects goods from Parshuram. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
shocase,almari,mirsef,door,gate,steel,iron,etc	5000	150000	1800000
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
shocase,almari,mirsef,door,gate,steel,iron,etc	4000	120000	1440000
Total Variable Expense	4000	120000	1440000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		1400	16800
Electric Bill		2000	24000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff-3)		15000	180000
Entertainment		300	3600
Guard		150	1800
Generator		280	3360
Mobile Bill		500	6000
Total Fixed Cost (D)		25130	301560
Net Profit (E)= [C-D]		4870	58440

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
shocase	30,000	0	30,000
almari	17,000	0	17,000
mirsef	7,000	0	7,000
door	14,000	0	14,000
gate	9,000	0	9,000
steel	50,000	25,000	75,000
iron	30,000	25,000	55,000
security	10,000	0	10,000
Total	167,000	50,000	217,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
shocase,almari,mirsef,door,gate,steel,iron,etc	6000	180000	2160000	2268000	2381400
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
shocase,almari,mirsef,door,gate,steel,iron,etc	4800	144000	1728000	1814400	1905120
Total Variable Expense	4800	144000	1728000	1814400	1905120
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		1400	16800	16800	16800
Electric Bill		2000	24000	24300	24600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		15000	180000	180000	180000
Entertainment		300	3600	3600	3600
Gard		150	1800	1800	1800
Generator		280	3360	3360	3360
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		25130	298200	298900	299615
Net Profit (E)= [C-D]		10870	130440	136962	143810
Investment Pay Back			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	130,440	136962	143810.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		110440	227402
	Total Cash Inflow	180,440	247,402	371,212
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	110,440	227,402	351,212

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;C.N.G.Station
market,shubar bazar,Parshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







