

Proposed NU Business Name: **KAWSER MONDOL ENTERPRIZE**



Project identification and prepared by: M H Sweet,  
Sreepur Unit, Gazipur.

Project verified by: Md. Siddikur Rahman



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. TUHIN MONDOL</b>
Age	:	01-01-1985 (32 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: Lohagach, P.O: Sreepur, P.S: Sreepur, Dist: Gazipur.
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>AFROZA BEGUM</b>
(iii) Father's name	:	<b>LATE KAWSER MONDOL</b>
(iv) GB member's info	:	Branch: Tengra, Centre # 76 (Female), Member ID: 39898/2, Group No: 05 Member since: 2000-2009 (10 Years) First loan: BDT 5,000/-.
Further Information:		Existing loan: BDT 25,000/-, Outstanding loan: nil
(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 UDYAKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	2 years experience in running business. 2 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-489713
Family's Contact No.	:	01855-878784
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AFROZA BEGUM** Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Agriculture.

## Proposed Nobin Udyakta Business Info

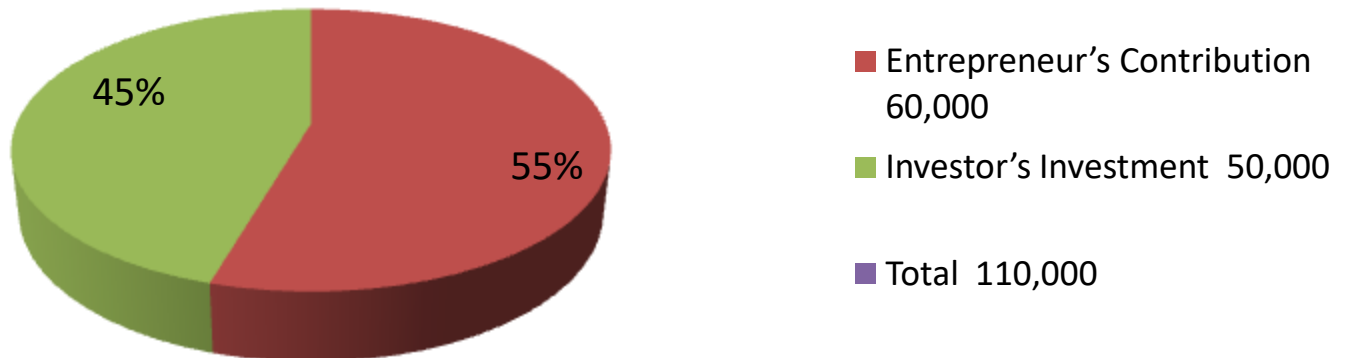
Business Name	:	<b>KAWSER MONDOL ENTERPRIZE</b>
Location	:	Lohagach, Sreepur.
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000(from existing business) 55% Required Investment BDT 50,000 (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft. x 15 ft. = 300 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up for investment in Fruit Item, Tissue, Coil etc</li><li>▪Average gain on sale 20%.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The place is own.</li><li>▪Collects goods from Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Fruit Item, Tissue, Coil etc	3500	105000	1260000
	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Fruit Item, Tissue, Coil etc	2800	84000	1008000
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		800	9600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7100</b>	<b>85200</b>
<b>Net Profit (E)= [C-D]</b>		<b>13900</b>	<b>166800</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fruit Item	0	0	30,000	0	0	50,000	80,000
Tissue	0	0	15,000	0	0	0	15,000
Coil	0	0	15,000	0	0	0	15,000
			<b>60,000</b>			<b>50,000</b>	<b>110000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Fruit Item, Tissue, Coil etc	4800	144000	1728000	1814400	1905120
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4800</b>	<b>144000</b>	<b>1728000</b>	<b>1814400</b>	<b>1905120</b>
<b>Less Variable Expense (B)</b>					
Fruit Item, Tissue, Coil etc	3840	115200	1382400	1451520	1524096
<b>Total Variable Expense</b>	<b>3840</b>	<b>115200</b>	<b>1382400</b>	<b>1451520</b>	<b>1524096</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>960</b>	<b>28800</b>	<b>345600</b>	<b>362880</b>	<b>381024</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		800	9600	9900	10200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7100</b>	<b>85200</b>	<b>85900</b>	<b>86615</b>
<b>Net Profit (E)= [C-D]</b>		<b>21700</b>	<b>260400</b>	<b>273420</b>	<b>287091</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



### 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	260,400	273420	287091
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		240400	493820
	<b>Total Cash Inflow</b>	<b>310,400</b>	<b>513,820</b>	<b>780,911</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>240,400</b>	<b>493,820</b>	<b>760,911</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 2 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures







