Proposed NU Business Name: MOHSINA ENTERPRISE



Project identification and prepared by: MD. Ataur, Bason Unit, Gazipur

Project verified by: MD. Rofiqul Islam



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MONIR HOSSAIN		
Age	:	01-01-1982 (33 Years)		
Education, till to date	:	S.S.C		
Marital status	:	Married		
Children	:	1 Daughter		
No. of siblings:	:	4 Brothers		
Address	:	Vill: Kolomeshor, P.O: National University, P.S: Gazipur Sadar, Dist: Gazipur		
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 LAL BANU MD. MUNSUR HOSSAIN Branch: Gasa Gazipur, Centre # 15(Female), Member ID: 1871/2, Group No: 01 Member since: 05-10-1993 <i>(22 Years)</i> First Ioan: BDT 4,000 taka.		
Further Information: (v) Who pays GB loan installment	:	Existing Loan: NIL, Outstanding loan: NIL N/A		
(vi) Mobile lady	:	No		
(vii) Grameen Education Loan (viii) Any other Ioan like GB, BRAC ASA etc	:	No 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	:	10 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-216708
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

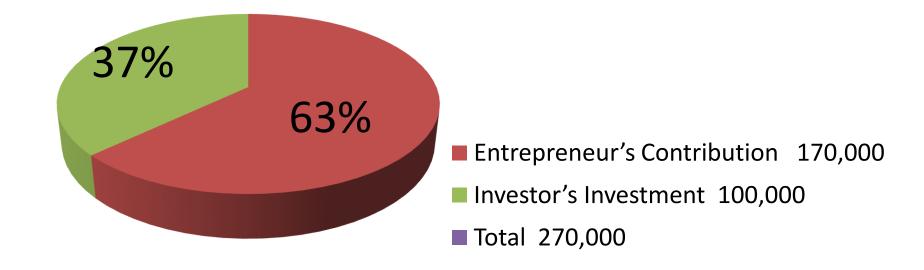
LAL BANU joined Grameen Bank since 22 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing.

Proposed Nobin Udyokta Business Info				
Business Name	:	MOHSINA ENTERPRISE		
Location	:	Board Bazar, Gazipur		
Total Investment in BDT	:	BDT 2,70,000/-		
Financing	:	Self BDT 1,70,000/- (from existing business) 63% Required Investment BDT 1,00,000/- (as equity) 37%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	12 ft x 10 ft= 120 square ft		
Security of the shop	:	-		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Candle light, Coil etc. Average 15% gain on sale. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. The shop is owned. Collects goods from Chalkbazaar. Agreed grace period is 3 months. 		

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Candle Light & Others	3,500	105,000	1,260,000	
Total Sales (A)	3,500	105,000	1,260,000	
Less. Variable Expense				
Candle Light & Others	2,975	89,250	1,071,000	
Total variable Expense (B)	2,975	89,250	1,071,000	
Contribution Margin (CM) [C=(A-B)	525	15,750	189,000	
Less. Fixed Expense				
Electricity Bill		200	2,400	
Mobile Bill		200	2,400	
Salary (self)		5,000	60,000	
Transportation		1,800	21,600	
Entertainment		150	1,800	
Total fixed Cost (D)		7,350	88,200	
Net Profit (E) [C-D)		8,400	100,800	

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Gach goods (10 x 2500)	25,000	37,500	62,500	
Powder (10 x 30000)	30,000	45,000	75,000	
Coil (70 x 1500)	105,000	17,500	122,500	
Candle Light (500 x 20)	10,000	0	10,000	
Total	170,000	100,000	270,000	

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Candle Light & Others	6,000	180,000	2,160,000	2,268,000	
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	
Less. Variable Expense					
Candle Light & Others	5,100	153,000	1,836,000	1,927,800	
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800	
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	
Mobile Bill		300	3,600	4,000	
Salary (self)		5,000	60,000	60,000	
Transportation		2,500	30,000	32,000	
Entertainment		150	1,800	2,000	
Salary (staff)		3,000	36,000	36,000	
Total Fixed Cost		11,150	133,800	136,400	
Net Profit (E) [C-D)		15,850	190,200	203,800	
Investment Payback			60,000	60,000	

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	190,200	203,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		130,200
	Total Cash Inflow	290,200	334,000
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	130,200	274,000



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill : 10 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures





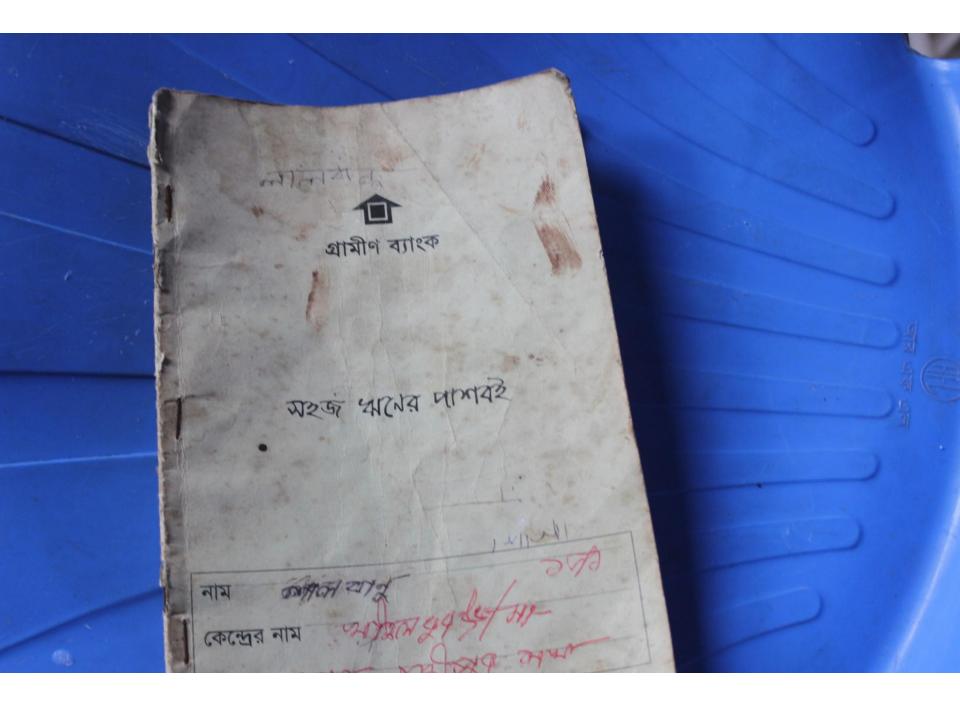


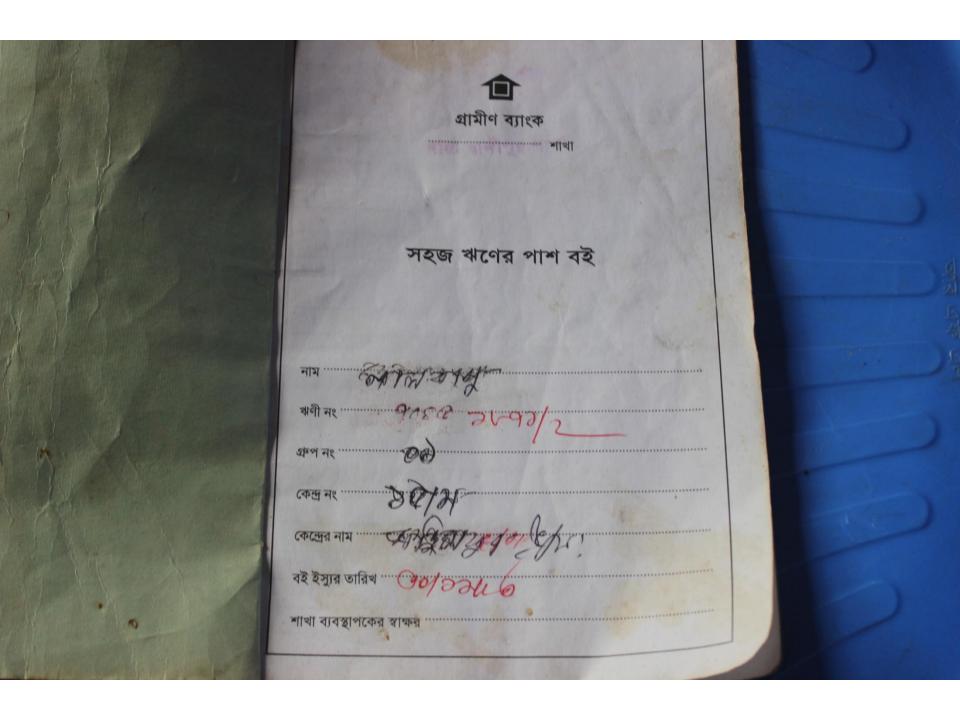


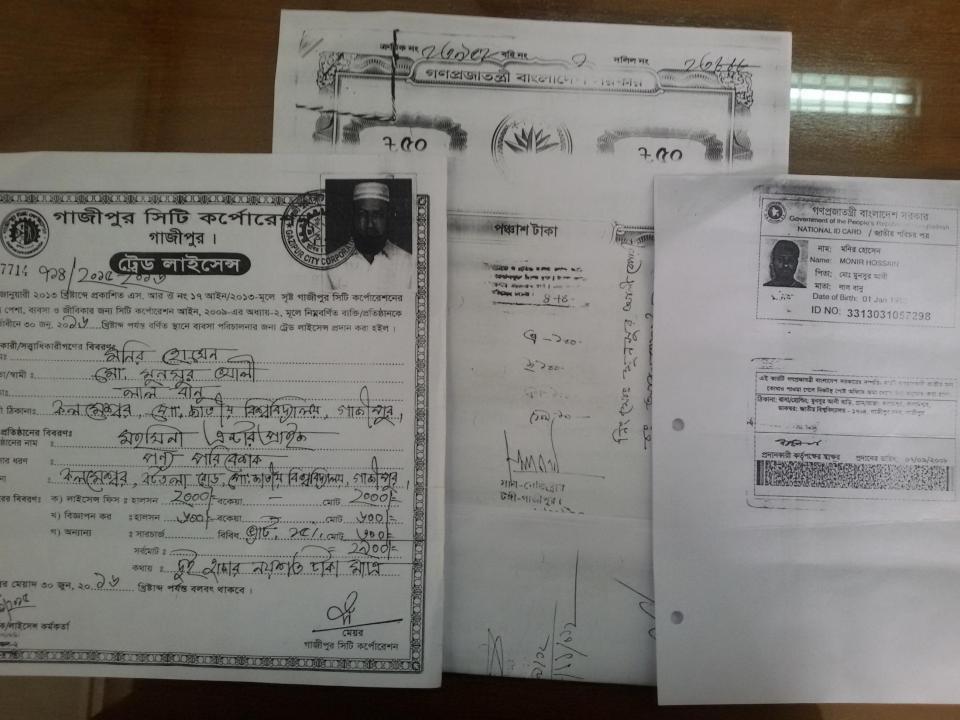












FAMILY PICTURE