Proposed NU Business Name: M/S MIHAD ENTERPRISE



Project identification and prepared by: Md.Nurul Islam Kaliakor Unit, Gazipur

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD:ABUL HASAM		
Age	:	02-07-1984 (32Years)		
Education, till to date	:	B.S.S		
Marital status	•	Married		
Children	•	1 Son and 1 Daughter		
No. of siblings:	:	1 Brothers		
Address	:	Vill: Vannara P.O: Mouchak P.S: Kaliakor, 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 KODOM BANU LATE. ABDUR RAFIK Branch: Mouchak, Centre # 40 (Female), Member ID: 4081/1, Group No:05 Member since: 01/01/1992(24Years) First loan: BDT 2500 /-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 1,55,600/- Outstanding loan: 1,27,400 Mother No 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	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01847-079224
Family's Contact No.	•	01711148502
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KODOM BANU joined Grameen Bank since 24 years ago. At first she took BDT 25,00 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

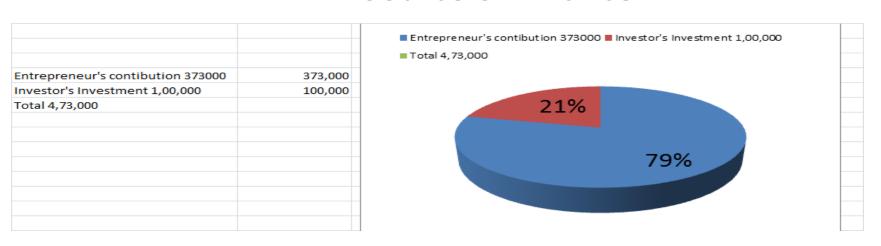
Proposed Nobin Udyokta Business Info			
Business Name	:	M/S MIHAD ENTEREPRISE	
Location	:	Vannara bazar, Kaliakor ,Gazipur	
Total Investment in BDT	:	BDT 4,73,000/-	
Financing	:	Self BDT 3,73,000/- (from existing business) 79%	
		Required Investment BDT 1,00,000/- (as equity) 21%	
Present salary/drawings from business (estimates)	•	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	26 ft x 13 ft= 338 square ft	
Security of the shop	:	Nill	
Implementation	•	 The business is planned to be scaled up by investment in existing goods like mobile batary, cargar etc. The business is operating by entrepreneur. Existing01 employee. After getting equity fund one employee will be appointed. The shop is owned Collects goods from Dhaka. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Mobile batary,cargar etc.	2,000	60,000	720,000	
Flexi ,Bikash	530	15,900	190,800	
Total Sales (A)	2,530	75,900	910,800	
Less. Variable Expense				
Mobile batary,cargar etc.	1,600	48,000	576,000	
Total variable Expense (B)	1,600	48,000	576,000	
Contribution Margin (CM) [C=(A-B)	930	27,900	334,800	
Less. Fixed Expense				
Rent		0	0	
Electricity Bill		400	4,800	
Transportation		200	2,400	
Mobile Bill		300	3,600	
Entertainment		300	3,600	
Salary (sttaf)		10,000	120,000	
Gard		300	3600	
Genarator		200	2400	
Salary (self)		5,000	60,000	
Total fixed Cost (D)		16,700	200,400	
Net Profit (E) [C-D)		11,200	134,400	

investinent bleakdown					
Existing	Proposed	Proposed Total			
48,000	100,000	148,000			
11,000	0	11,000			
7,800	0	7,800			
1,800	0	1,800			
10,000	0	10,000			
15,000	0	15,000			
23,100	0	23,100			
130,000	0	130,000			
40,000	0	40,000			
86,300	0	86,300			
373,000	100,000	473,000			
	### Existing 48,000 11,000 7,800 1,800 10,000 15,000 23,100 130,000 40,000 86,300	Existing Proposed 48,000 100,000 11,000 0 7,800 0 1,800 0 10,000 0 15,000 0 23,100 0 40,000 0 86,300 0			

Investment Breakdown

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Mobile batary, cargar etc.	3,000	90,000	1,080,000	1,134,000	
Flexi ,Bikash	550	16,500	198,000	207,900	
Total Sales (A)	3,550	106,500	1,278,000	1,341,900	
Less. Variable Expense					
Mobile batary, cargar etc.	2,400	72,000	864,000	907,200	
Total variable Expense (B)	2,400	72,000	864,000	907,200	
Contribution Margin (CM) [C=(A-B)	1,150	34,500	414,000	434,700	
Less. Fixed Expense					
Electricity Bill		500	6,000	6,000	
Transportation		500	6,000	6,000	
Mobile Bill		400	4,800	4,800	
Entertainment		400	4,800	4,800	
Salary (sttaf)		10,000	120,000	120,000	
Salary (self)		5,000	60,000	60,000	
Gard		300	3600	3600	
Genarator		200	2,400	2,400	
Total Fixed Cost		17,300	207,600	207,600	
Net Profit (E) [C-D)		17,200	206,400	227,100	
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	206,400	227,100
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		146,400
	Total Cash Inflow	306,400	373,500
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including		
2.3	Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	146,400	313,500

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 10 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

Political unrest

Pictures

















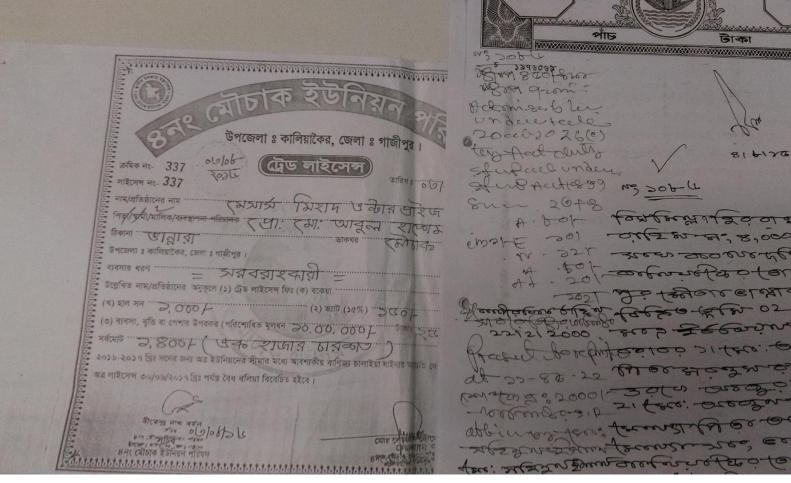
Md. Abul Hashem Proprietor

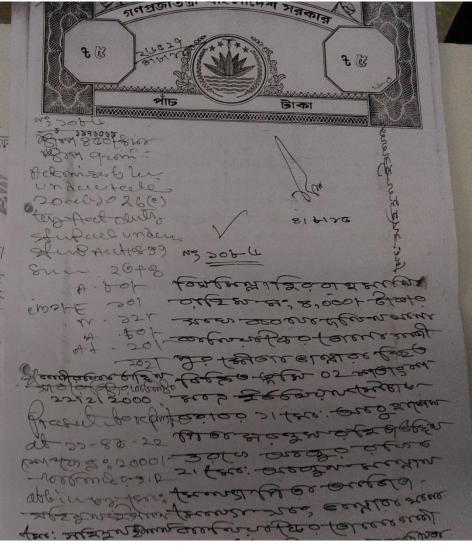
M/S Mihad Enterprise

Vannara Bazar, Mouchak, Kaliakair, Gazipur

Mob: 01711-148502, 01916-606108

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FAMILY PICTURE

