

Proposed NU Business Name: **MOHSIN GRILL WORKSHOP**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHSIN
Age	:	01-02-1985 (33 Years)
Education, till to date	:	Class 06
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	06 Brothers 02 Sisters
Address	:	Vill: South Khanebari ; P.O: Sosordi ; P.S: Feni Sadar ; 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	:	JOYNOB BIYA
(iii) Father's name	:	LATE: MUSA MIA
(iv) GB member's info	:	Branch: Sosordi, Feni; Centre # 15 (Female), Member ID: 2325, Group No: 05 Member since: 06-04-1995 To 01/05/2014 (19 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 60,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(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	:	0 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01795-110014
Family's Contact No.	:	01852-964490
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOYNOB BIYA joined Grameen Bank since 19 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MOHSIN GRILL WORKSHOP
Location	:	Sosordi Bazar, Feni
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21 ft x 20 ft= 420 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Showcase, Almira, Steel Door and Window, Square bar, Engle, Plen Shitt, Zedbar etc.▪Average 30% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 04 employee.▪Collects goods from Feni .▪Agreed grace period is 3 months.

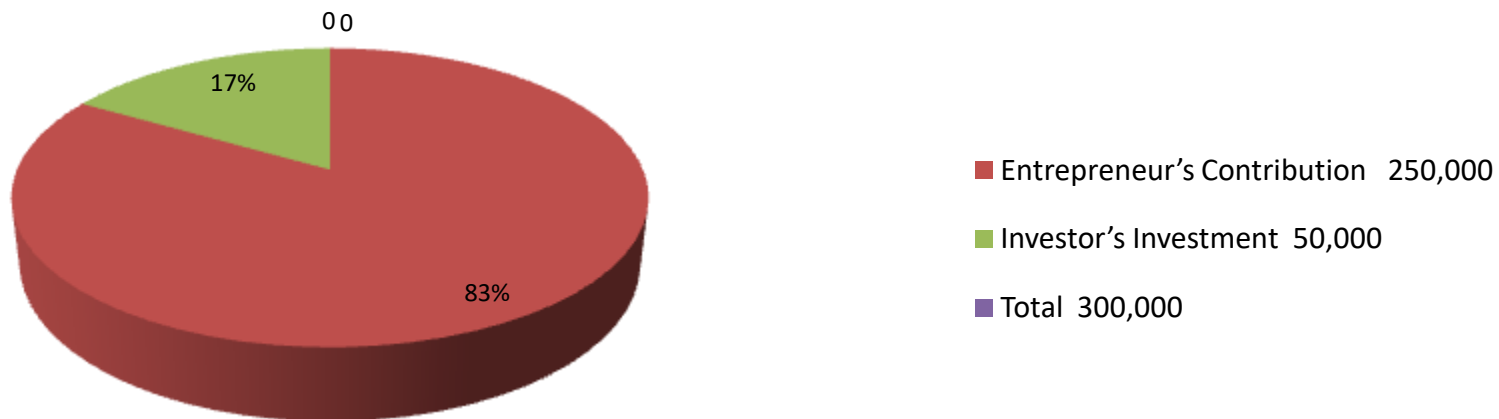
Existing Business (BDT)

Particular	Daily	Monthly		Yearly
Revenue(Sales)				
Showcase, Almira, Steel Door and Win door etc			200,000	2,400,000
Total Sales (A)			200,000	2,400,000
Less Variable Expense				
Showcase, Almira, Steel Door and Win door etc			140,000	1,680,000
Total variable Expense (B)			140,000	1,680,000
Contribution Margin (CM) [C=(A-B)]			60,000	720,000
Less Variable Expense				
Rent			1,500	18,000
Electricity bill			700	8,400
Transportation			2,000	24,000
Salary (self)			5,000	60,000
Salary(Staff)			16,000	192,000
Entertainment			300	3,600
Mobile bill			300	3,600
Total fixed cost (D)			25,800	309,600
Net Profit (E)= [C-D]			34,200	410,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Gate	2	35000	70,000	0	0	0	70,000
Cabinet	1	30000	30,000	0	0	0	30,000
Door	2	25000	50,000	0	0	0	50,000
Showcase	1	10000	10,000	0	0	0	10,000
Sheet	100	90	9,000	200	90	18,000	27,000
Pati	150	60	9,000	300	60	18,000	27,000
Engle	50	60	3,000	200	60	12,000	15,000
Others	1	19000	19,000	1	2000	2,000	21,000
Security	1	50000	50,000				50,000
Total	308	169210	250,000	701	2210	50,000	300,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Showcase, Almira, Steel Door and Win door etc		210,000	2520000	2646000	2778300
Total Sales (A)		210,000	2520000	2646000	2778300
Less Variable Expense					
Showcase, Almira, Steel Door and Win door etc		210,000	2520000	2646000	2778300
Total variable Expense (B)		210,000	2520000	2646000	2778300
Contribution Margin (CM) [C=(A-B)		63,000	756000	793800	833490
Less Variable Expense					
Rent		1,500	1,500	1,500	1,500
Electricity bill		1000	12,000	13,000	14000
Transportation		2,500	30,000	31,000	32000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		16,000	192,000	192,000	192,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5300
Total fixed cost (D)		26,700	320,400	306,100	308,400
Net Profit (E)= [C-D]		36,300	435,600	487,700	525,090
Investment Payback			20,000	20,000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	435,600	487,700	525,090
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		415,600	437600
	Total Cash Inflow	485,600	903,300	962,690
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	415,600	883,300	942,690

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

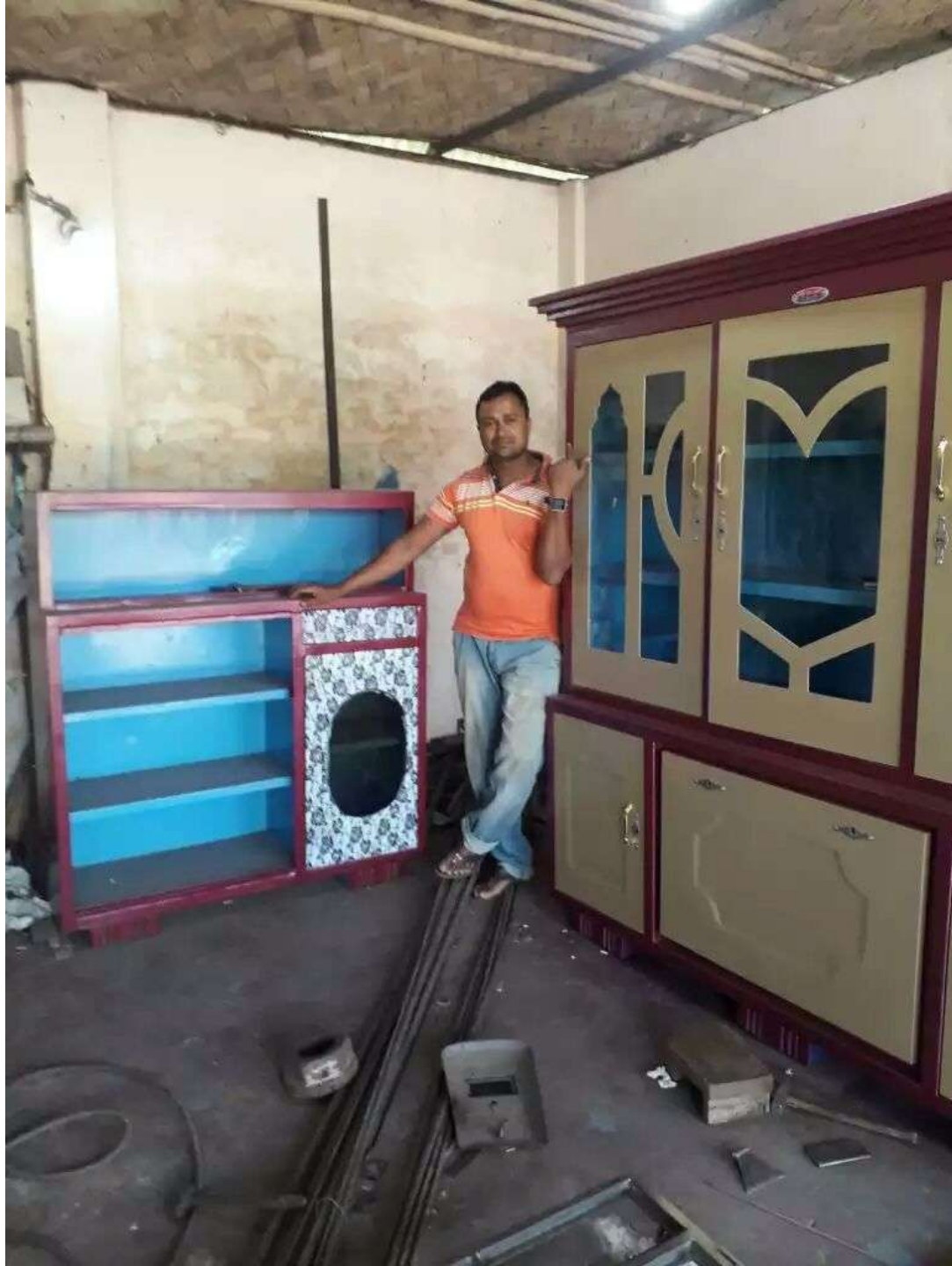
Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

