Proposed NU Business Name: FARHAD MOSHARI HOUSE



Project identification and prepared by: Md Ebadat Hossain. Jamurkee Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD FARHAD MIAH	
Age	:	01-11-1980 (35 Years)	
Education, till to date	:	Class Eight	
Marital status	:	Married	
Children	:	2 Daughter	
No. of siblings:	:	2 Brother & 1 Sister	
Address	:	Vill: Tatosree, P.O: Laohati, P.S: Delduar, Dist: Tangail	
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 MOST. FOL MALA MOST. FOL MALA MD FOTIK MIAH Branch: Laohati Delduar, Centre # 04 (Male), Member ID: 1665, Group No: 06 Member since: 26-05-1990 (25 Years) First Ioan: BDT 2,500/-	
Further Information: (v) Who pays GB loan installment	-	Existing loan: BDT 28,000/-, Outstanding loan: BDT 16,080/- Father	
(v) Who pays GB loan installment (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	:	Eleven years experience in running business.
Training Info	:	He has 2 years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities		Nil
Entrepreneur Contact No.	:	01747-627565
Mother's Contact No.	:	-
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

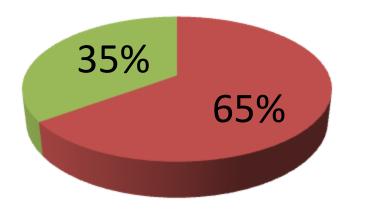
MOST. FOL MALA joined Grameen Bank since 25 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info			
Business Name	:	FARHAD MOSHARI HOUSE	
Location	:	Tatosree Bazaar, Deldular, Tangail	
Total Investment in BDT	:	BDT 2,28,000/-	
Financing	:	Self BDT 1,48,000/- (from existing business) 65%	
		Required Investment BDT 80,000/- (as equity) 35%	
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	:	 Manufacturer of mosquito net. Average 30% gain on sale. The business is operating by entrepreneur. Existing two employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Dhaka. Agreed grace period is 4 months. 	

Existing Business (BDT)			
Particular	Monthly	Yearly	
Revenue (sales)			
Net	100,000	1,200,000	
Total Sales (A)	100,000	1,200,000	
Less. Variable Expense			
Net	70,000	840,000	
Total variable Expense (B)	70,000	840,000	
Contribution Margin (CM) [C=(A-B)	30,000	360,000	
Less. Fixed Expense			
Rent	500	6,000	
Electricity Bill	500	6,000	
Mobile Bill	300	3,600	
Salary (self)	5,000	60,000	
Transportation	4,000	48,000	
Entertainment	400	4,800	
salary (staff)	12,000	144,000	
Total fixed Cost (D)	22,700	272,400	
Net Profit (E) [C-D)	7,300	87,600	

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Cow Mosquito net (125 x 800)	100,000	-	100,000	
Fish Catching net (450 x 50)	22,500	-	22,500	
Net roll (12 x 1000)	12,000	80,000	92,000	
Keroline cloth (5 x 1500)	7,500	-	7,500	
Machine (3)	6,000	-	6,000	
Total	148,000	80,000	228,000	

Source of Finance



- Entrepreneur's Contribution 148,000
- Investor's Investment 80,000
- Total 228,000

Financial Projection (BDT)			
Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Net	150,000	1,800,000	1,890,000
Total Sales (A)	150,000	1,800,000	1,890,000
Less. Variable Expense			
Net	105,000	1,260,000	1,323,000
Total variable Expense (B)	105,000	1,260,000	1,323,000
Contribution Margin (CM) [C=(A-B)	45,000	540,000	567,000
Less. Fixed Expense			
Rent	500	6,000	6,000
Electricity Bill	500	6,000	7,000
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Transportation	6,000	72,000	74,000
Entertainment	400	4,800	5,500
salary (staff)	18,000	216,000	216,000
Non Cash Item			
Depreciation	33	400	400
Total Fixed Cost	30,833	370,000	374,400
Net Profit (E) [C-D)	14,167	170,000	192,600
Investment Payback		48,000	48,000

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	80,000	
1.2	Net Profit	170,000	192,600
1.3	Depreciation (Non cash item)	400	400
1.4	Opening Balance of Cash Surplus		122,400
	Total Cash Inflow	250,400	315,400
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership		
2.3	Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	122,400	267,400



S _{TRENGTH} Employment: Self: 01 Family:0 Others:03, Experience & Skill : 11 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
OPPORTUNITIES	T HREATS
Huge demand in the community	Theft
Location of shop;	Fire
Regular customers;	Political unrest

Pictures









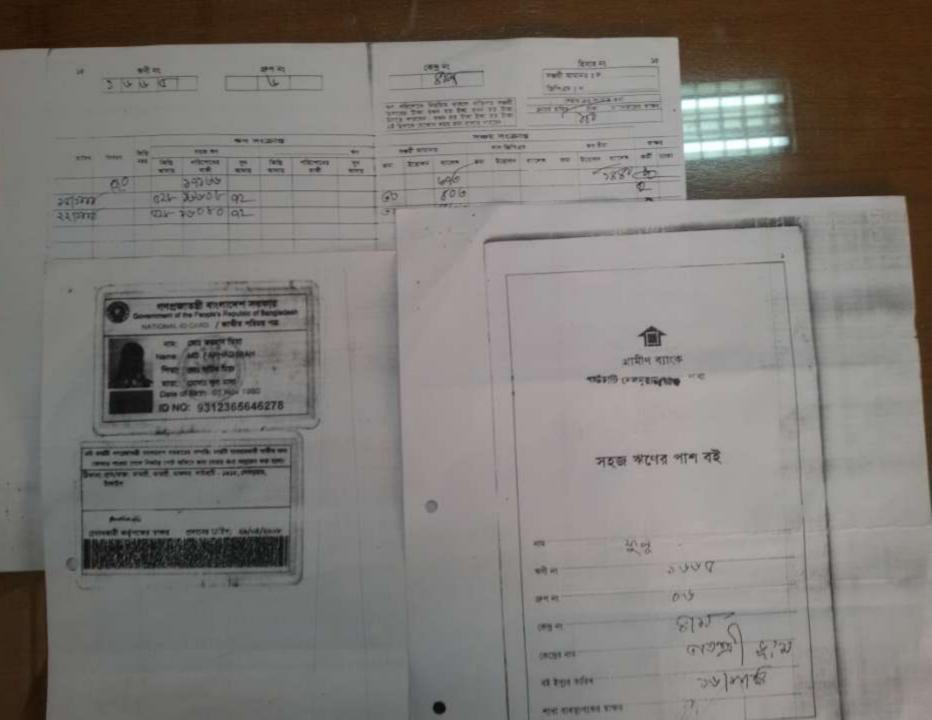












FAMILY PICTURE

