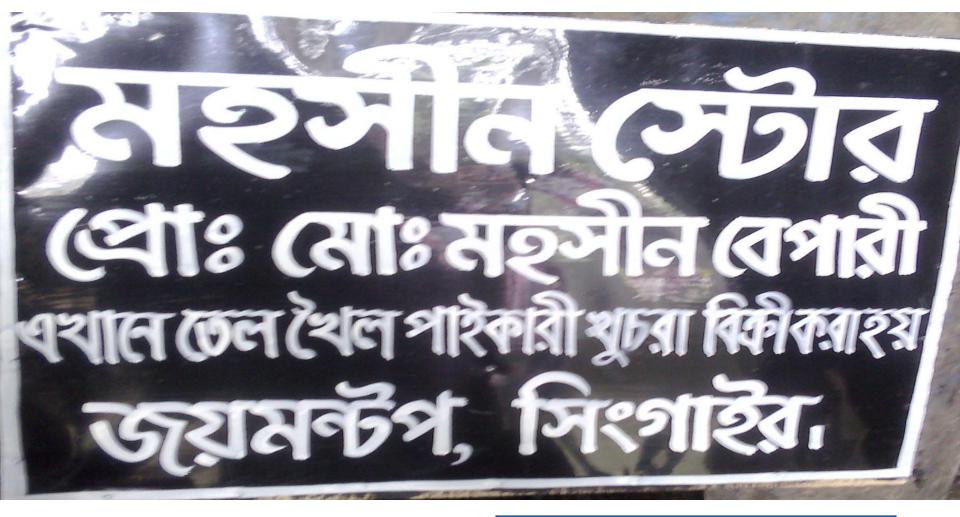
Mohashin store



NU Identified and PP Prepared by-Farzana Akter (Singair Unit) Verified By: A.S.M Shahidul Haque

Presented by Md.Mohashin Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Mohashin Hossain			
Age	:	08-10-1987 (29 years)			
Marital status	:	Unmarried			
Children	:	N/A			
No. of siblings:	:	03Brothers, 01 Sister			
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 Mst. Umani Begum Md. Sorhab Bapari Branch:suapur Dhamrai Centre No. 6/pm Group No: 05 Loanee No. 1352 Member since: 17-12-2003-20011(9 years) First loan: BDT 5,000 Existing loan: N/A Outstanding: N/A			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grammeen Education Loan (viii)Any other loan like GCCN, GKF (ix) Others		N/A N/A N/A N/A			
Education	:	S.S.C			

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Oil & Mustard Business
Trade License/ Drug License		214
Business Experience And Training Info	:	5 years (own shop)
Other Own/Family Sources of Income	:	Father(Agriculture)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01814142407
NU Project Source/Reference	:	Singair Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 2003-2011 (9 years). At first she took BDT 5,000 from GB. NU's father invest GB Loan in his agriculture. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mohashin Store
Address/ Location	:	Joymontop,Singair, Manikgonj
Total Investment in BDT	:	BDT 5,00,000
Financing	:	Self BDT 3,50,000 (from existing business) 70% Required Investment BDT 1,50,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	15% 15% 5 Months

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Items: Goods Advance Furniture	3,50,000		3,50,000
Proposed items:		1,50,000	1,50,000
Total Capital	3,50,000	1,50,000	5,00,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Items				
Item		Amount		
Oil	10dram*20,000	2,00,000		
Mustard seed	100bag*1800	150000		
Total		3,50,000		

Proposed Item					
Item		Amount			
Mustard seed	100bag*1500	150000			
Total		1,50,000			

INFO ON EXISTING BUSINESS OPERATIONS

Double de la ma	Existing Business (BDT)					
Particulars Particulars	Daily	Monthly	Yearly			
Sales (A)	4,000	1,20,000	14,40,000			
Less: Cost of sales (B)	3,400	1,02,000	12,24,000			
Gross Profit E= (C+D)	600	18,000	2,16,000			
Less: Operating Costs						
Electricity bill		500	6,000			
Shop Rent		-	-			
Night Guard bill		-	-			
Mobile bill		500	6000			
Caring cost		2,000	24,000			
Present salary/Drawings- self		9,000	1,08,000			
Staff salery-1		-	_			
Others cost (Fees, Entertainment, TL renew)		500	6,000			
Non Cash Item:		-	_			
Depreciation Expenses		-	-			
Total Operating Cost (F)		11500	138000			
Net Profit (E-F):		6500	78000			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

	R. B. I.A. V	Year 1 (BDT		4244	Year 2 (BDT)	2 2 2 3 1	Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	4200	126000	1512000	4400	132000	158400	4600	138000	165600
Less: Cost of Sale (B)	3570	107100	1285200	3740	112200	1346400	3910	117300	1407600
Gross Profit C= (A+B)	630	18900	226800	660	19800	237600	690	20700	248400
Less: Operating Costs									
Electricity bill		500	6,000		500	6,000		500	6,000
Shop Rent		-	-		-	-		-	-
Night Guard bill		-	-		-	-		-	-
Mobile bill		500	6000		500	6000		500	6000
Caring cost		2,000	24,000		2,000	24,000		2,000	24,000
Present salary/Drawings- self		9,000	1,08,000		9,000	1,08,000		9,000	1,08,000
Present salary/ Drawing -Staff-		-	-		-	-		_	-
Others cost (fees, Entertainment, TL renew)		500	6,000		500	6,000		500	6,000
Non Cash Item:		-	-		-	-		-	_
Depreciation Expenses		-	-		-	-		-	-
Total operating cost (D)		11500	138000		11500	138000		11500	138000
Net Profit (C-D) = (E)		7400	88800		8300	99600		9200	110400
GT payback			60000			60000			60000
Retained Income:			28800			39600			50400

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	88800	99600	110400
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		28800	68400
		238800		
	Total Cash Inflow		128400	178800
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr.			
2.3	Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	28800	68400	118800

SWOT Analysis

STRENGTH Well Known Person in locality. Ownership of business	WEAKNESS Lack of fund
OPPORTUNITIY Employment opportunity	THREATS Opponent party Fire Theft





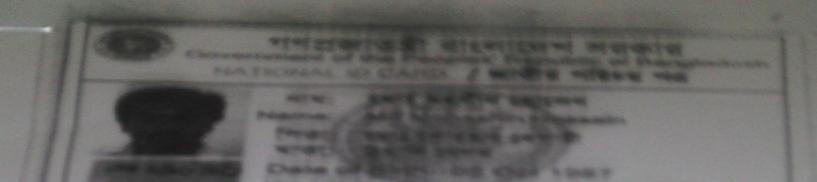












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Presented at 32nd Internal Design Lab on February 28, 2016 at GT

