

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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KODOM BANU
(iii) Father's name	:	LATE. ABDUR RAFIK
(iv) GB member's info	:	Branch: Mouchak , Centre # 40 (Female), Member ID: 4081/1 , Group No:05 Member since: 01/01/1992(24Years) First loan: BDT 2500 /-
Further Information:		Existing Loan: BDT 1,55,600/- Outstanding loan: 1,27,400
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business. 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 ENTERPRISE
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	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like mobile battery, charger etc .▪The business is operating by entrepreneur. Existing 01 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

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)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
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		
2.3	Investment Pay Back (Including 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







TOM TAI OR DENIM
SINCE
TRUSTED DENIM GOODS
DIVISION TWELVE
GARMENT CO.

বিকাশ-এর পক্ষ থেকে
সভেচ্ছা

চলুন দেখুন





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TOM TAILOR
FORCE
BLENDED DENIM
DIVISION T
BARMENT C



Md. Abul Hashem
Proprietor

M/S Mihad Enterprise

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FAMILY PICTURE

