

Proposed NU Business Name: **FARHAD MOSHARI HOUSE**



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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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. FOL MALA
(iii) Father's name	:	MD FOTIK MIAH
(iv) GB member's info	:	Branch: Laohati Delduar, Centre # 04 (Male), Member ID: 1665, Group No: 06 Member since: 26-05-1990 (25 Years) First loan: BDT 2,500/-
Further Information:		Existing loan: BDT 28,000/-, Outstanding loan: BDT 16,080/-
(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	:	Eleven years experience in running business. 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	:	<ul style="list-style-type: none">▪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



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)

Sl #	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		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	122,400	267,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03,
Experience & Skill : 11 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

