

## Proposed NU Business Name: **MOLLA GLASS & THAI HOUSE**



Project identification and prepared by: MD.Mehedi hasan  
Sweet,  
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD.ATEKUL ISLAM</b>
Age	:	26-09-1985(32 Years)
Education, till to date	:	Class One
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	01 Sister
Address	:	Vill:Kuril P.O: khilkhethana: Sreepur 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	:	<b>LAILY BEGUM</b>
(iii) Father's name	:	<b>LATE.ABDUL RASHID</b>
(iv) GB member's info	:	Branch:Goshinga , Sreepur Centre # 52 (Female), Member ID: 5455/0, Group No: 02 Member since: 2000-2017(17Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: 4920
(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.)	:	No
Business Experiences and Training Info	:	23 Years of other business.23 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937177370
Mother's Contact No.	:	01843457547
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LAILY BEGUM** joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

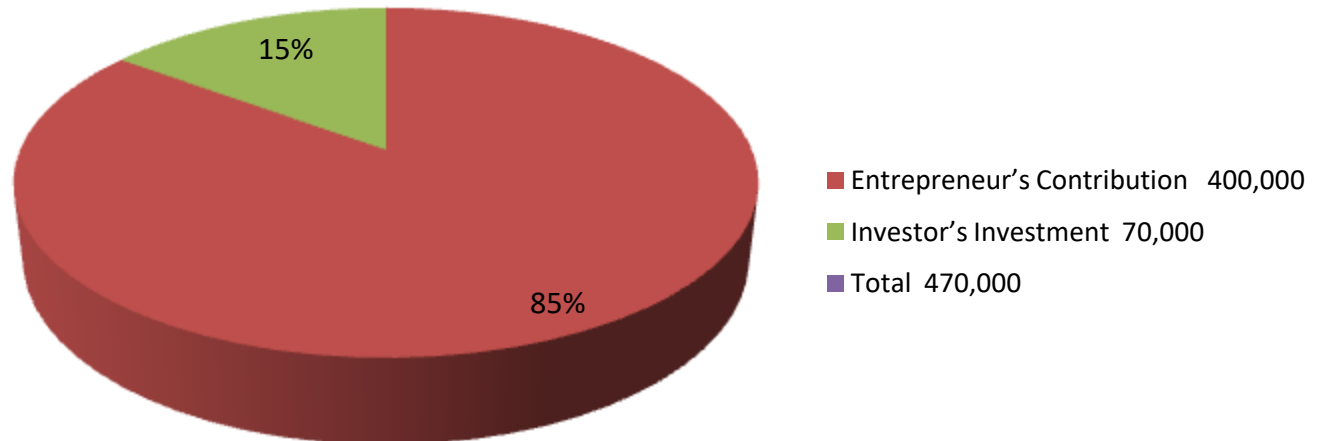
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOLLA GLASS &amp; THAI HOUSE</b>
Location	:	Goshinga
Total Investment in BDT	:	BDT 470,000/-
Financing	:	Self BDT 400000/-(from existing business) 85% Required Investment BDT 70,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Glass,Thai,Watch etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Sreepur.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Glass,Thai,Watch etc.	4000	120000	1440000
		0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Glass,Thai,Watch etc.	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		200	2400
Guard		300	3600
Generator		300	3600
Mobile Bill		500	6000
Total Fixed Cost (D)		19300	231600
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
glass	60	3000	180000	10	3000	30,000	210,000
thai	55	2200	121000	10	3000	30,000	151,000
watch	190	100	19000			0	19,000
security	0		30000			0	30,000
others			50000			10,000	60,000
	305	5300	400,000	20	6000	70,000	470000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Glass,Thai,Watch etc.	4500	135000	1620000	1701000	1786050
<b>Total Sales(A)</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>	<b>1701000</b>	<b>1786050</b>
<b>Less Variable Expense (B)</b>					
Glass,Thai,Watch etc.	3600	108000	1296000	1360800	1428840
<b>Total Variable Expense</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>	<b>1360800</b>	<b>1428840</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	72000	864000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Guard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobile Bill		500	6000	0	0
<b>Total Fixed Cost (D)</b>		<b>19300</b>	<b>228000</b>	<b>288300</b>	<b>1080615</b>
<b>Net Profit (E)= [C-D]</b>		<b>7700</b>	<b>92400</b>	<b>97020</b>	<b>101871</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64400	133420
	<b>Total Cash Inflow</b>	<b>162,400</b>	<b>161,420</b>	<b>235,291</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,400</b>	<b>133,420</b>	<b>207,291</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family:0, Others:2  
Experience & Skill : 23 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





