A Nobin Udyokta Project

M/S Janoni Bostra Bitan



<u>Project by</u>: Md Pannu Molla NU Identified by: Sumon Roy Verified By: Khairul Alom



SHIBALOY UNIT
Area 3
Manikgonj

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



| Name | : | Md Pannu Molla |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Age | : | |
| Marital status | : | Married |
| Children | : | 01 Son 01 Daughter |
| No. of siblings: | : | 04 Brothers 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 Ruma Begum Md Israil Molla Member since: 1990 to till now Branch: Amdala, Shibaloy, Centre no. 45/M, Group: 01 Loanee No. 4827, First loan: Tk. 2,000/- Existing loan: Tk. 100,000 Outstanding: Tk. 90000 |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others | : : : : : : : : : : : : : : : : : : : : | NU's brother N/A N/A N/A N/A N/A |
| Education | : | Class-10 |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



| Present Occupation | : | Cloth Business |
|-----------------------------------------|---|-------------------------|
| Trade License Number | : | 82/2017-2018 |
| Business Experiences: | : | 10 years |
| Training Info. | : | N/A |
| Other Own/Family Sources of Income | : | Father (agriculture) |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | : | 01789964593 |
| NU Project Source/Reference | : | GT Shibaloy Unit Office |

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank since 1990 to till now (27 Years). At first his mother took a loan amount of 2,000 BDT from Grameen Bank. She invested the money in her husband's business for expansion. At present they have GB loan.

PROPOSED BUSINESS Info.



| Business Name | : | M/S Janoni Bostra Bitan |
|----------------------------------------------------------------------------|----|---------------------------------------------------------------------------------------------------------|
| Address/ Location | : | Rupsha Bazar, Shibaloy, Manikgonj. |
| Total Investment in BDT | • | BDT 6,90,000 |
| Financing | •• | Self BDT :6,10,000 (from existing business) - 88 % Required Investment BDT : 80,000/- (as equity) - 12% |
| Present salary/drawings from business (estimates) | •• | BDT 8,000 |
| Proposed Salary | | BDT 9,000 |
| Proposed Business % of present gross profit margin | | 20% |
| ii. Estimated % of proposed gross profit margin | : | 20% |
| iii. Agreed grace period | : | 2 months |
| | | |

PRESENT & PROPOSED INVESTMENT Breakdown



| articulars | | | Total |
|--------------------------------------|-------------------------|----------------|---------|
| | Existing Business (BDT) | Proposed (BDT) | (BDT) |
| Investments in different categories: | | | |
| Present items: | | | 610,000 |
| Decoration: | 100,000 | | |
| Advance: | 10,000 | | |
| Present Goods Items (*): | 500000 | | |
| Proposed Items (**): | | 80,000 | 80,000 |
| Total Capital | 610,000 | 80,000 | 690,000 |

N.B: Details of Present (*) & proposed (**) items have enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown



| Present Item | | | | | | | |
|---------------------|--------|--|--|--|--|--|--|
| Product name Amount | | | | | | | |
| Longi | 50000 | | | | | | |
| Shari | 100000 | | | | | | |
| Than Cloth | 80000 | | | | | | |
| Three piece | 60000 | | | | | | |
| Pant piece | 60000 | | | | | | |
| Shirt Piece | 40000 | | | | | | |
| Cosmetics | 100000 | | | | | | |
| Others | 10000 | | | | | | |
| Total | 500000 | | | | | | |

| Proposed Item | | | | | | |
|---------------|--------|--|--|--|--|--|
| Product Name | Amount | | | | | |
| Longi | 10000 | | | | | |
| Shari | 20000 | | | | | |
| Than Cloth | 10000 | | | | | |
| Three piece | 10000 | | | | | |
| Pant piece | 10000 | | | | | |
| Shirt Piece | 10000 | | | | | |
| Cosmetics | 10000 | | | | | |
| Total | 80000 | | | | | |

EXISTING BUSINESS OPERATIONS Info.



| Davtiaulava | Existing Business (BDT) | | | | | | |
|-------------------------------------|-------------------------|---------|---------|--|--|--|--|
| Particulars Particulars Particulars | Daily | Monthly | Yearly | | | | |
| Sales | 5000 | 150000 | 1800000 | | | | |
| Less: Cost of sale | 4000 | 120000 | 1440000 | | | | |
| Profit 20% (A)= C | 1000 | 30000 | 360000 | | | | |
| Less: Operating Costs | | | | | | | |
| shop rent | | 2200 | 26400 | | | | |
| Electricity bill | | 300 | 3600 | | | | |
| Genarator Bill | | 0 | 0 | | | | |
| Night Guard Bill | | 100 | 1200 | | | | |
| Mobile Bill | | 300 | 3600 | | | | |
| Salary from Business (Self) | | 8000 | 96000 | | | | |
| Salary from Business (Staff 01) | | 5000 | 60000 | | | | |
| Transport | | 1500 | 6000 | | | | |
| Others (Entertainment) | | 1000 | 12000 | | | | |
| Non Cash Item: | | | | | | | |
| Depreciation Expenses(100000*10%) | | 833 | 9996 | | | | |
| Total Operating Cost (D) | | 19233 | 230796 | | | | |
| Net Profit (C-D): | | 10767 | 129204 | | | | |

FINANCIAL PROJECTION OF NU BUSINESS PLAN



| Particulars | | Year 1 (BD | T) | Year 2 (BDT) | | | | |
|------------------------------|-------|------------|---------|--------------|---------|---------|--|--|
| Particulars | Daily | Monthly | Yearly | Daily | Monthly | Yearly | | |
| Sales | 5500 | 165000 | 1980000 | 6000 | 180000 | 2160000 | | |
| Less: Cost of Sale | 4400 | 132000 | 1584000 | 4800 | 144000 | 1728000 | | |
| Profit 20% (A)= C | 1100 | 33000 | 396000 | 1200 | 36000 | 432000 | | |
| Less operating cost: | | | | | | | | |
| shop rent | | 2200 | 26400 | | 2200 | 26400 | | |
| Electricity bill | | 350 | 4200 | | 400 | 4800 | | |
| Genarator Bill | | 0 | 0 | | 200 | 2400 | | |
| Night Guard Bill | | 150 | 1800 | | 200 | 2400 | | |
| Mobile Bill | | 400 | 4800 | | 500 | 6000 | | |
| Salary from Business | | 9000 | 108000 | | 9000 | 108000 | | |
| Salary from Business (Staff) | | 5000 | 60000 | | 5000 | 60000 | | |
| Others (Entertainment) | | 1500 | 18000 | | 1500 | 18000 | | |
| Trasport Expenses | | 2000 | 24000 | | 2000 | 24000 | | |
| Depreciation Expenses | | 833 | 9996 | | 833 | 9996 | | |
| Total Operating Cost (D) | | 21433 | 257196 | | 21833 | 261996 | | |
| Net Profit =(C-D) | | 11567 | 138804 | | 14167 | 170004 | | |
| GT payback | | | 48000 | 48000 48000 | | | | |
| Retained Income: | | | 90804 | | | 122004 | | |

CASH FLOW Projection on Business Plan (Rec. & Pay.)



| Particulars | Year 1 (BDT) | Year 2 (BDT) |
|---------------------------------------------------|--------------|--------------|
| Cash Inflow | | |
| Investment Infusion by Investor | 80,000 | |
| Net Profit (Ownership Tr. Fee added back) | 138804 | 170004 |
| Depreciation (Non cash item) | 9996 | 9996 |
| Opening Balance of Cash Surplus | 0 | 100,800 |
| Total Cash Inflow | 228,800 | 280800 |
| Cash Outflow | | |
| Purchase of Product | 80,000 | |
| Investment Pay Back (Including Ownership Tr. Fee) | 48,000 | 48,000 |
| Payment of GB loan | 0 | 0 |
| Total Cash Outflow | 128,000 | 48,000 |
| Net Cash Surplus | 100,800 | 232,800 |

SWOT Analysis



STRENGTH

- Business Experience and Skill
- Maintain Daily accounts
- 10 hours shop open
- No loan against business
- Located beside Road

WEAKNESS

- Lack of investment
- Credit Sale

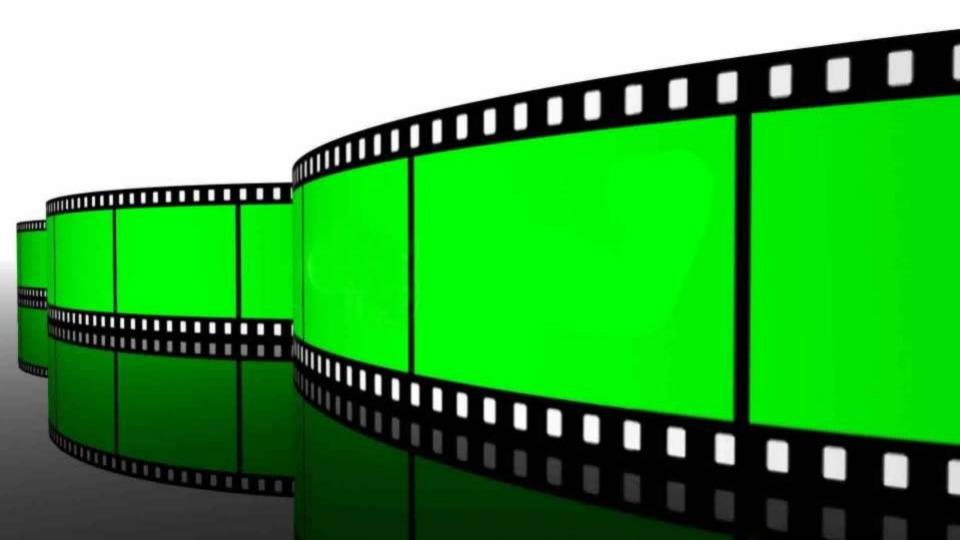
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Have chance to grab new customer

THREATS

- Fire.
- Theft.
- Political Instability may reduce the sale.

Photographs









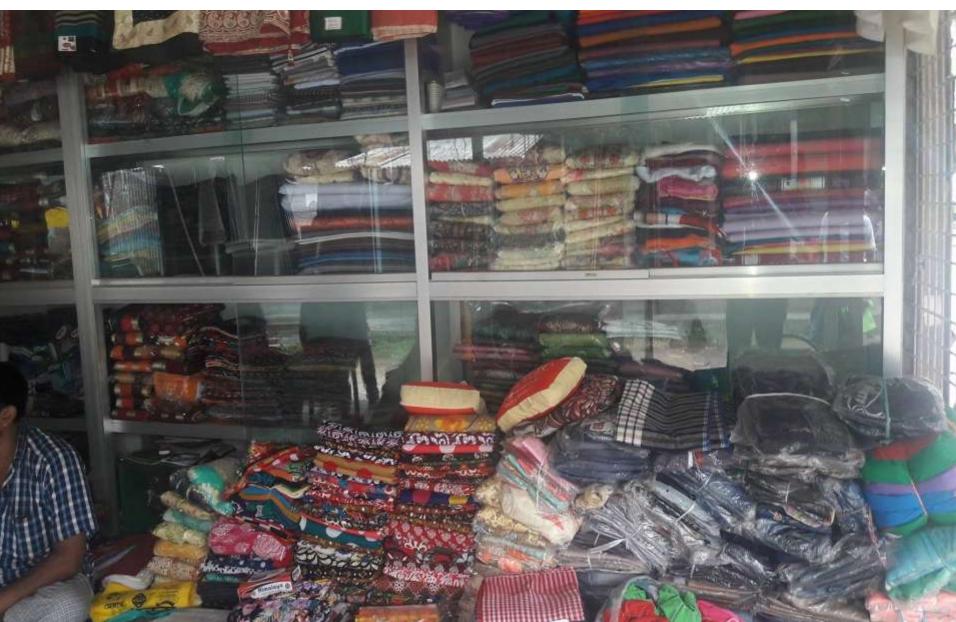




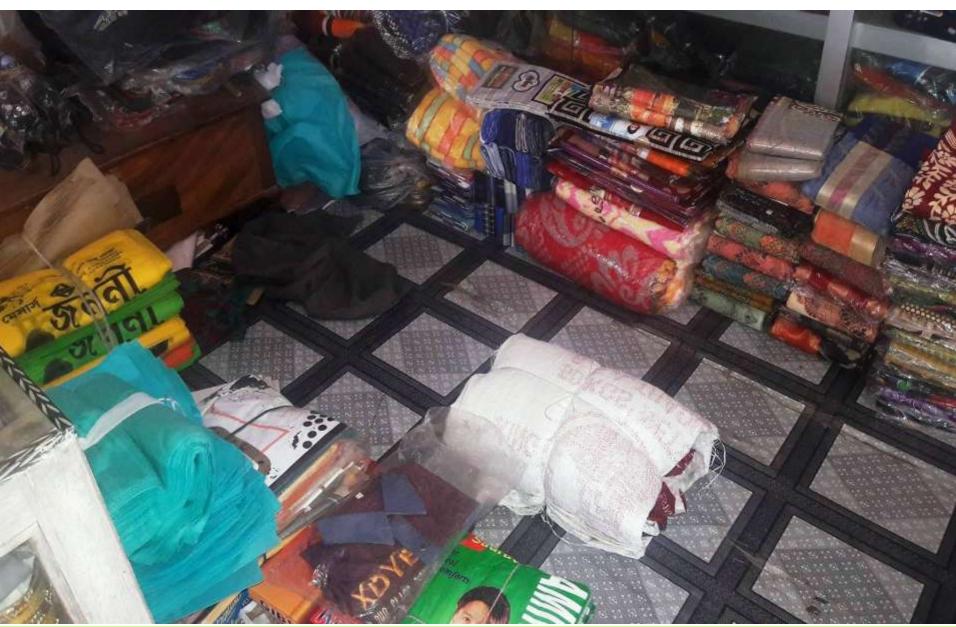
















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ পাল্লু মোল্লা

Name: Md Pannu Molla

পিতা: মোঃ ইসরাইল মোলা

মাতা: রুমা বেগম

Date of Birth: 01 Jan 1983

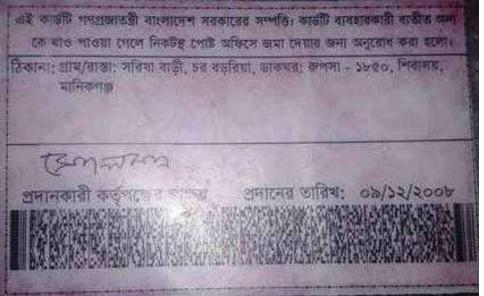
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