

Proposed NU Business Name: **MOLLA ENTERPRISE**



Project identification and prepared by: Md. Habil uddin shah
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	TAMIM HOSSAIN
Age	:	06-08-1999(18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill:pankundo P.O: argabad, P.S: Dohar , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Nurjahan
(iii) Father's name	:	Somijuddin molla
(iv) GB member's info	:	Branch: Koshomhati, Centre # 63 (Female), Member ID:6001, Group No 06 Member since: 01-01-2007- 2017(10Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 200,000- Outstanding loan: BDT181200
(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	:	10 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01799149964
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business .

Proposed Nobin Udyokta Business Info

Business Name	:	Molla Enterprise
Location	:	Purbo dohar, Dohar,Dhaka
Total Investment in BDT	:	BDT 250,000
Financing	:	Self BDT 200,000(from existing business) 80% Required Investment BDT 50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40ft x 20ft= 800square ft
Security of the shop	:	BDT Niil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing pull,slab,.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Joypara, Dohar, Dhaka.▪Agreed grace period is 3 months.

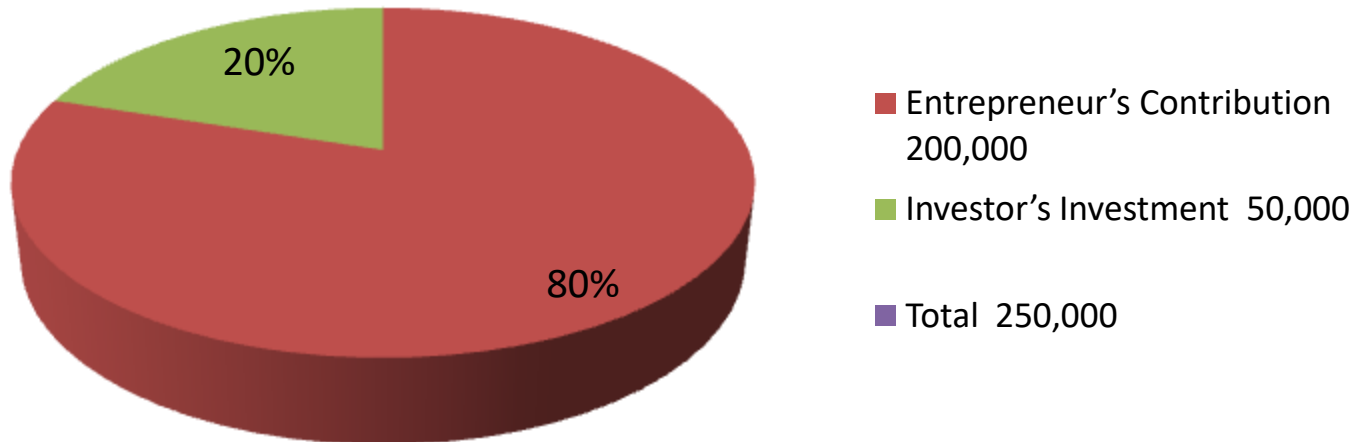
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pull,slap,chak	4,000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less. Variable Expense			
Pull,slap,chak	2800	84000	1008000
Total variable Expense (B)	2800	84000	1008000
Contribution Margin (CM) [C=(A-B)]	1200	36000	432000
Less. Fixed Expense			
Rent			
Mobile Bill		200	2400
Transportation		2,000	24000
Electricity Bill			
Salary (self)		5,000	60,000
Salary(staff)		15000	180000
Entertainment		200	2400
Production cost		4000	48000
Total fixed Cost (D)		26400	316800
Net Profit (E) [C-D]		9600	115200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Brick	10thou	10000	100,000	5thou	10000	50,000	150,000
others			100,000				100,000
Security							
Total			200,000			50,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Pull,slap,chak	5000	150000	1800000	1890000
		0	0	0
Total Sales (A)	5000	150000	1800000	1890000
Less. Variable Expense		0	0	0
Pull,slap,chak.	3500	105000	1260000	1323000
		0	0	0
Total variable Expense (B)	3500	105000	1260000	1323000
Contribution Margin (CM) [C=(A-B)]	1500	45000	540000	567000
Less. Fixed Expense				
Rent				
Mobile Bill		200	2400	2600
Transportation		2000	24000	25000
Salary(staff)		15000	180000	180000
Salary (self)		5000	60000	60000
Entertainment		200	2400	2500
Production cost		4000	48000	50000
Total fixed Cost (D)		26400	316800	320100
Net Profit (E) [C-D]		18600	223200	246900
Investment Payback			30000	30000

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	50,000	
1.2	Net Profit	223200	246900
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		80000
	Total Cash Inflow	253400	326900
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	173400	30,000
3	Net Cash Surplus	80000	296900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 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

