

## Proposed NU Business Name: M/S MOLLA TRADERS



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Fultola Unit, Khulna

Project verified by: Md: Hafizur Rahman



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

Name	:	<b>TAMZID HOSSEN</b>
Age	:	25-01-1983(35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	0 1son
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Damodor P.O:Fultola P.S: Fultola Dist:Khulna
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>SOBURON BEGUM</b>
(iii) Father's name	:	<b>AFZAL HOSSEN</b>
(iv) GB member's info	:	Branch: Fultola , Centre # 39(Female), Member ID: 3845, Group No: 01 Member since: 11-08-2008 raning (10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 12310/-.
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-190861
Family's Contact No.	:	01948-161554
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOBURON BEGUM** Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOLLA TRADERS</b>
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD : 150,000
Financing	:	Self BDT 100,000(from existing business) 67% Required Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15t x 18ft= 270 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods likes; LearHen,Feed,etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed</li> <li>▪The Busnices is Owner.</li> <li>▪Collects goods from Khulna.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

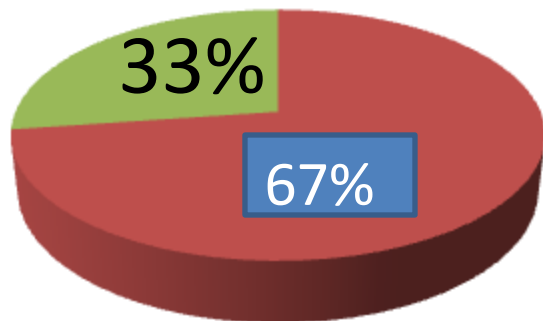
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood,	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
Less. Variable Expense			
Wood,	2,240	67,200	806,400
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>
Less. Fixed Expense			
Rent		0	0
Electricity Bill		1500	18,000
Transportation		1,500	18,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,500</b>	<b>102,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,300</b>	<b>99,600</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Layer Hen	350	61	21350	Kitchen	1000	50	50000	71,350
Kitchen	875	60	52500		0	0	0	52,500
Feed	0	0	26150		0	0	0	26,150
								0
<b>Total</b>			<b>100,000</b>				<b>50,000</b>	<b>150,000</b>

## Source of Finance



**Entrepreneur Investment:**  
 100,000  
**Investor Investment:**50,000  
**Total Investment:**1,50,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Wood,	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
Less. Variable Expense					
Wood,	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>	<b>1,209,600</b>	<b>1,270,080</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		1700	20,400	21,420	22,491
Transportation		1,700	20,400	21,420	22,491
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Mobile Bill		400	4,800	4,800	4,800
Non Cash Item					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>9,100</b>	<b>109,200</b>	<b>111,420</b>	<b>190,980</b>
<b>Net Profit (E) [C-D]</b>		<b>14,900</b>	<b>178,800</b>	<b>190,980</b>	<b>126,540</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	178,800	190,980	126,540
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		146,490	317,470
	<b>Total Cash Inflow</b>	<b>228,800</b>	<b>337,470</b>	<b>444,010</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	12310		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>82,310</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>146,490</b>	<b>317,470</b>	<b>424,010</b>

# SWOT ANALYSIS

## **S**TRENGTH

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









# FAMILY PICTURE

