

Proposed NU Business Name: **MS MOLLA OIL MILLS**



Project identification and prepared by: Md Obaidullah
Bogra Sadar Unit, Bogra

Project verified by: Md Muzaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARAFAT MOLLA BINDU
Age	:	10-11-1985 (31 Years)
Education, till to date	:	S.S.C Pass
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother
Address	:	Vill: Chupinagor P.O: Kamarpara, P.S: Shahjahanpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. BILKIS
(iii) Father's name	:	MD ABDUL BARI
(iv) GB member's info	:	Branch: Majhira , Centre # 8 (Female), Member ID: 8891, Group No: 07 Member since: 10-08-2001 to 2005(05 Years) First loan: BDT 2000/-
Further Information:		Existing loan: BDT 10000/- Outstanding loan: BDT Nil/-
(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	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-359041
Mother's Contact No.	:	01722-376388
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogura Sadar, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST BILKIS KHATUN joined Grameen Bank since 05 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MOLLA OIL MILLS
Location	:	Pollimangal hat, Bogura Sadar, Bogura
Total Investment in BDT	:	BDT 4,80,000/-
Financing	:	Self BDT 4,00,000 (from existing business) 56% Required Investment BDT 80,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft = 450 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil etc.▪The shop is in own rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Sherpur, Bogura▪Agreed grace period is 3 months.

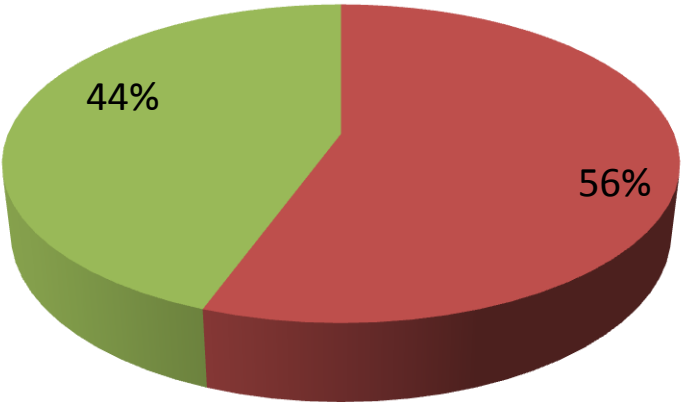
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mustard oil	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Mustard oil	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Electricity Bill		5,000	60,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		8,000	96,000
Entertainment		500	6,000
Guard		150	1,800
Generator		150	1,800
Mobile Bill		300	3,600
Total fixed Cost (D)		21,100	253,196
Net Profit (E) [C-D]		5,900	70,804

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mustard Oil	300	100	30,000	0	0	0	30,000
Mustard Oil	20	3500	70,000	20	3500	70,000	140,000
Others	0	0	0	0	0	10,000	10,000
	320	3600	100,000	20	3500	80,000	180,000

Source of Finance



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- Entrepreneur's Contribution 100,000
- Investor's Investment 80,000
- Total 180,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mustard oil	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense	0				
Mustard oil	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Electricity Bill		5000	60,000	60,000	60,000
Transportation		2000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		16000	192,000	192,000	192,000
Entertainment		500	6,000	6,000	6,000
Guard		150	1,800	1,800	1,800
Generator		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		29,100	349,200	349,200	349,200
Net Profit (E) [C-D]		6,900	82,800	104,400	127,080
Investment Payback			32,000	32,000	32,000

Cash flow projection on business plan (rec. & Pay

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	82,800	104,400	127,080
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		50,800	123,200
	Total Cash Inflow	162,800	155,200	250,280
2	Cash Outflow			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	50,800	123,200	218,280

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1
Others:0 Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









শোল্লা ও তেল বি



স্বত্বপত্র পত্র

আমরা এই স্বত্বপত্র প্রদান করছি
যে, মোতা: তিলকিছ পাটন গ্রামীন
এইক বিঃ মাঝে মাঝে মাঝে মাঝে
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নং-০৭ বিঃ নিম্নলিখিত মদন্য স্থানের
তিনি দীর্ঘতঃ মদন্য স্থানের,
তিনি এতঃ মদন্য স্থানের
পত্র


আমরা এই স্বত্বপত্র প্রদান করছি
কর্তব্য

মদন্য : নিম্ন

যেমন স্থান: খাফিজা

তা (মদন্য) নং: আফাজা

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

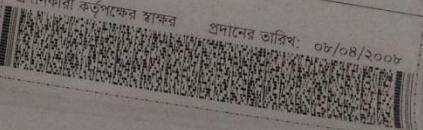


নাম: মোঃ আরাকাত মোল্লা বিন্দু
Name: Md. Arafat Molla Bindu
পিতা: মোঃ আব্দুল বারী
মাতা: মোছাঃ বিলকিস্ব খাতুন
Date of Birth: 10 Nov 1985
ID NO: 1018519648309

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য
কোনো ব্যক্তি বা গোষ্ঠী কোনো নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অযোগ্য করা হলো।
ঠিকানা: গ্রাম/রাস্তা: চুপীনান, চুপীনান, ডাকঘর: কামার পাড়া - ৫৮০১,
শাজাহানপুর, বগুড়া

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৮/০৮/২০০৮



FAMILY PICTURE

