#### A Nobin Udyokta Project Molla Store & Motsho Khamar O Dughdha Khamar



<u>Project by</u>: Anisur Rahman NU Identified by : Md. Masum Mia Verified By: Khairul Alam



SHIBALOY UNIT Area 3 Manikgonj

**GT Social Business Unit, Shibaloy** 

#### **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**



Name	:	Anisur Rahman
Age	:	05/03/1984 (33 Years)
Marital status	:	Married
Children	:	01 Daughter & 2 Sons
No. of siblings:	:	01 Brother 03 Sisters
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 Jamila Begum Taju Uddin Molla Member since: 2000 to till now Branch: Amdala, Shibaloy, Centre no. 11/M, Group: 03 Loanee No. 1287/1, First Ioan: Tk. 3,000/- Existing Ioan: Tk. 50,000 Outstanding: Tk. 25,000
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	:	NU N/A N/A N/A N/A
Education	:	Class-5



Present Occupation	:	Grocers Business
Trade License Number	:	04No. UUP-84/2016-2017
Business Experiences: Training Info.	:	10 years N/A
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01760734515
NU Project Source/Reference	:	GT Shibaloy Unit Office



NU's mother has been a member of Grameen Bank since 2000 to till now (17 Years). At first his mother took a loan amount of 3,000 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	:	Molla Store & Motsho Khamar O Dughdha Khamar
Address/ Location	:	Gangdhair,Rupsha, Shibaloy, Manikgonj.
Total Investment in BDT	:	4,78,000
Financing	:	Self BDT : 4,18,000 (from existing business) - 87% Required Investment BDT : 60,000/- (as equity) - 13%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		BDT 9,000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
iii. Agreed grace period	:	2 months

# **PRESENT & PROPOSED INVESTMENT Breakdown**



articulars			Total
	Existing Business (BDT)	Proposed (BDT)	(BDT)
Investments in different categories:			
Present items:			418,000
Decoration:	50,000		
Advance:			
Present Goods Items (*) :	368000		
Proposed Items (**) :		60,000	60,000
Total Capital	418,000	60,000	478,000

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



Present Items				
Product name	Amount			
Biscuits	20000			
Potato	5000			
Muri	10000			
Flour	50000			
Rice	50000			
Oil	100000			
Dal	20000			
Cosmetics'	30000			
Water	10000			
Others	5000			
Total	300000			

Proposed items			
Product Name	Amount		
Biscuits	5,000		
Oil	10,000		
Dal	10,000		
Cosmetics'	15,000		
Rice	15,000		
Others	5,000		
Total	60,000		

### **EXISTING BUSINESS OPERATIONS Info.**



Dentieulene	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly		
Sales	5000	150000	1800000		
Less: Cost of sale	4250	127500	1530000		
Profit 15% (A)= C	750	22500	270000		
Less: Operating Costs					
shop rent		0	0		
Electricity bill		600	7200		
Genarator Bill		0	0		
Night Guard Bill		0	0		
Mobile Bill		500	6000		
Salary from Business (Self)		8000	96000		
Salary from Business (Staff 00)		0	0		
Transport		500	6000		
Others (Entertainment)		500	6000		
Non Cash Item:					
Depreciation Expenses(118000*10%)		983	11796		
Total Operating Cost (D)		11083	132996		
Net Profit (C-D):		11417	137004		

### FINANCIAL PROJECTION OF NU BUSINESS PLAN



Dertieulere		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	4675	140250	1683000	5100	153000	1836000	
Profit 15% (A)= C	825	24750	297000	900	27000	324000	
Less operating cost :							
shop rent		0	0		0	0	
Electricity bill		650	7800		700	8400	
Genarator Bill		0	0		200	2400	
Night Guard Bill		0	0		0	0	
Mobile Bill		600	7200		600	7200	
Salary from Business		9000	108000		9000	108000	
Salary from Business (Staff)		0	0		0	0	
Others (Entertainment)		500	6000		500	6000	
Trasport Expenses		600	7200		600	7200	
Depreciation Expenses		983	11796		983	11796	
Total Operating Cost (D)		12333	147996		12583	150996	
Net Profit =(C-D)		12417	149004		14417	173004	
GT payback			36000			36000	
Retained Income:			113004			137004	

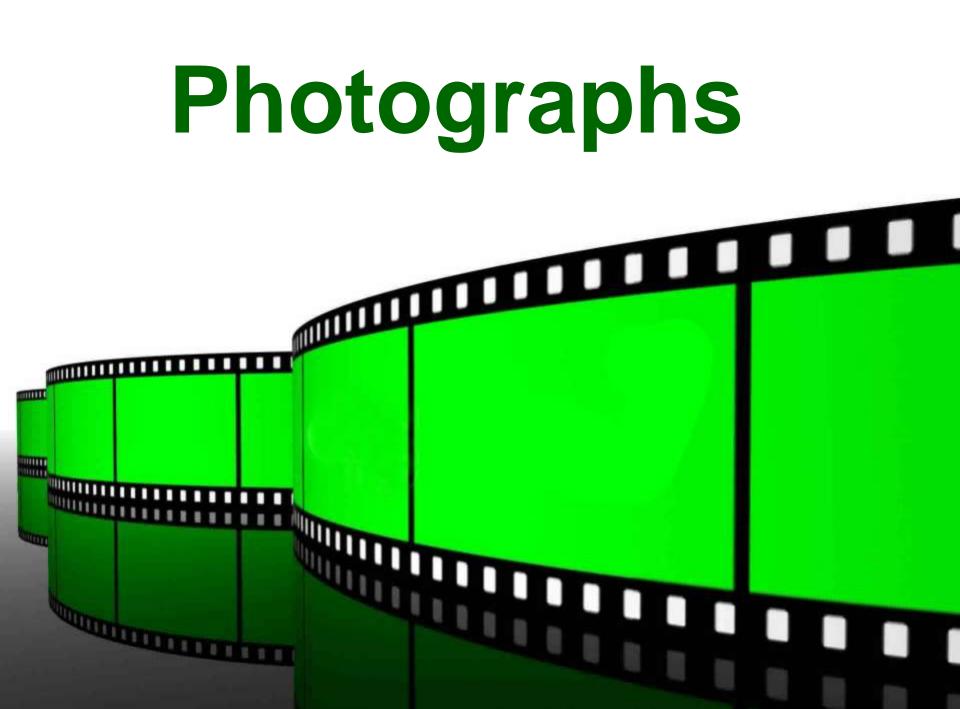
# CASH FLOW Projection on Business Plan (Rec. & Pay.)

Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	60,000	
Net Profit (Ownership Tr. Fee added back)	149004	173004
Depreciation (Non cash item)	11796	11796
Opening Balance of Cash Surplus	0	99,800
Total Cash Inflow	220,800	284600
Cash Outflow		
Purchase of Product	60,000	
Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
Payment of GB loan	25000	
Total Cash Outflow	121,000	36,000
Net Cash Surplus	99,800	248,600

# **SWOT Analysis**



STRENGTH <ul> <li>Business Experience and Skill</li> <li>Maintain Daily accounts</li> <li>10 hours shop open</li> <li>No loan against business</li> <li>Located beside Road</li> </ul>	WEAKNESS Lack of investment Credit Sale
OPPORTUNITIES	THREATS
Expansion of Business	Fire.
Increasing the number of Customer	Theft.
Have chance to grab new customer	Political Instability may reduce the sale.











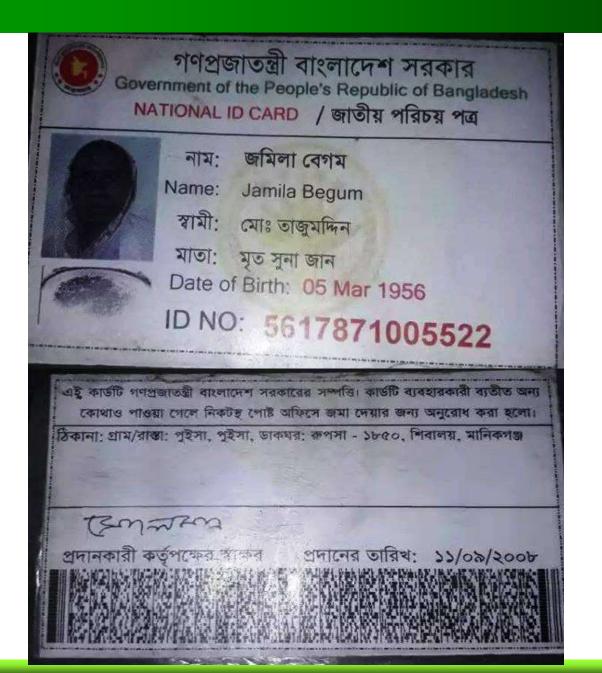






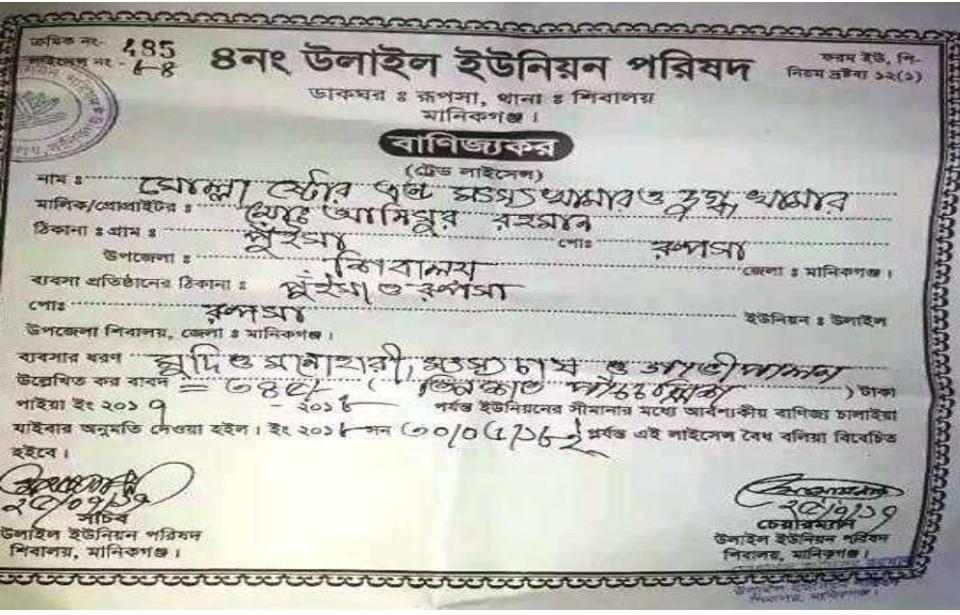






CECT H DESCRIPTION DESCRIPTION SCALL PARTY AND গ্রামীণ ব্যাংক MITCH AND ACTION আমডালা শিবলেই পাৰাখা हाफा जाना त्याधान्य পুৰেণ লিয়ে আফিস সহজ ঋণের পাশ বই ধার দেবেন না। লাফার টাকা পাশ सारतने काकव्मद ATA STATESON রর উপস্থিতিতে াগ্য টাকা জমা \*AT == 3269/2 জমার কেেবো খায় এলে জনা रक्छ नः २३७२४ যতুসহকারে (कत्मत नाम अ) मे Y X X 2/2 থকে পাশ বই পরবর্তী সাত रहे हेम्राज जाविष 2918/2020 শাখা ব্যবস্থাপকের স্বাক্ষর 







#### প্রত্যয়ন পত্র

আমি প্রত্যয়ন করছি যে, " মোল্লা স্টোর এন্ড মহস্য থামার ও দুদ্ধ থামার" এর মালিক জনাব আনিসুর রহমান এর দোকান ঘরটি নিজস্ব জমির উপর সরেজমিনে দেখে যাচাই করেছি।

ALARS8 -14-12

নাম ঃ মোঃ মাছুম মিয়া পদবীঃ ইউনিট ম্যানেজার

ইউনিট: শিবালয়, মানিকগস্ত।



# Presented at ..... Internal Design Lab on ...July.... 2017 at GT

