

# Proposed NU Business Name: **MOLLA DEPARTMENTAL STORE**



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Chagal naiya,feni

Project verified by: Susanto kumar bisshas



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

Name	:	<b>EBAD ULLAH</b>
Age	:	10/02/1987 ( 30Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	0 Sons 0 Daughter
No. of siblings:	:	05 Brother 01 Sisters
Address	:	Vill: Sona ur P.O: Pathan nagar, P.S: Chagalnaiya , Dist: Feni.
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>MONOWARA BEGUM</b>
(iii) Father's name	:	<b>LATE MOKBUL AHMED</b>
(iv) GB member's info	:	Branch: Pathan nagar , Centre # 10/(Female), Member ID:1244/1, Group No: 03 Member since: 05-03-2004-2010 (6YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT ,000/-
(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	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01815-669718
Mother's Contact No.	:	01850-000517
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOWARA BEGUM** joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

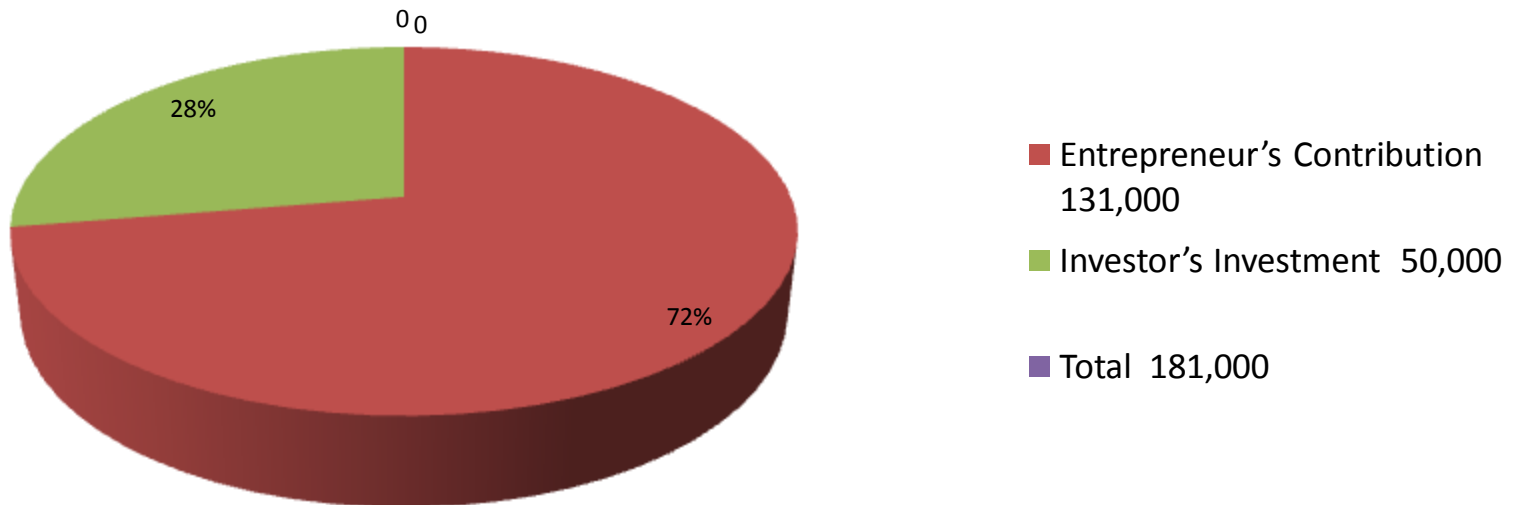
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOLLA DIPARTMENTAL STORE</b>
Location	:	Kasari bazar ,Pathan nagar ,Chagalniya, Feni.
Total Investment In BDT	:	Bdt 1,81,000/-
Financing	:	Self BDT 131,000/- (From Existing Business) 72% Required Investment Bdt,50,000(as Equity) 28%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	25,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like soft drink,biscuit,chips,soap,tea,&amp; others,</li> <li>▪Average 15% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing 1 Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
soft drink,biscuit,chips,soap,tea,& others	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
soft drink,biscuit,chips,soap,tea,& others	2550	76500	918000
<b>Total Variable Expense</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Less Fixed Expense</b>			
Rent		1700	20400
Electric Bill		1500	18000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>9000</b>	<b>108000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4500</b>	<b>54000</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
soft drink	400	50	20,000	400	50	20,000	40,000
musterd oil	100	80	8,000	200	30	6,000	14,000
soap	200	30	6,000	200	40	8,000	14,000
biscuit	200	40	8,000			0	8,000
soyabeen oil	100	100	10,000			0	10,000
ice cream	0	-	30,000			16,000	46,000
fair & lovely	50	80	4,000			0	4,000
others	0	-	20,000			0	20,000
security			25,000			0	25,000
			0			0	0
<b>Total</b>	<b>1052</b>	<b>50380</b>	<b>131,000</b>	<b>800</b>	<b>120</b>	<b>50,000</b>	<b>181,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
soft drink,biscuit,chips,soap,tea,& others	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
soft drink,biscuit,chips,soap,tea,& others	2975	89250	1071000	1124550	1180778
<b>Total Variable Expense</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	<b>1124550</b>	<b>1180778</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208373</b>
<b>Less Fixed Expense</b>					
Rent		1700	20400	20400	20400
Electric Bill		1500	18000	18300	18600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>9000</b>	<b>108000</b>	<b>108580</b>	<b>109169</b>
<b>Net Profit (E)= [C-D]</b>		<b>6750</b>	<b>81000</b>	<b>85050</b>	<b>89303</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	81,000	85050	89302.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61000	126050
	<b>Total Cash Inflow</b>	<b>131,000</b>	<b>146,050</b>	<b>215,353</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>61,000</b>	<b>126,050</b>	<b>195,353</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop, Kasari bazar , Pathan nagar  
, Chagalniya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















