

Proposed NU Business Name: MOLLA GENERAL STORE



Project identification and prepared by: MD Habibulaah
Kaliganj, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	RIDUYAN MOLLA
Age	:	06-07-1997 (21Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Sister
Address	:	Vill: Khilgaon P.O: Pubail : Gazipur Sadar Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	YASMIN AK <input checked="" type="checkbox"/> <input type="checkbox"/>
(iii) Father's name	:	MOFAJJOL HOSSAIN
(iv) GB member's info	:	Branch :Pubail Centre 55 (Female), Member ID: 7539 , Group No: 04 Member since: 20-03-2002-2010(08Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 30000, Outstanding Loan: 29340
(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.)	:	No
Business Experiences and Training Info	:	4 years experience in running business.04 Years in own business : he has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797114205
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

YASMIN AKTER joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

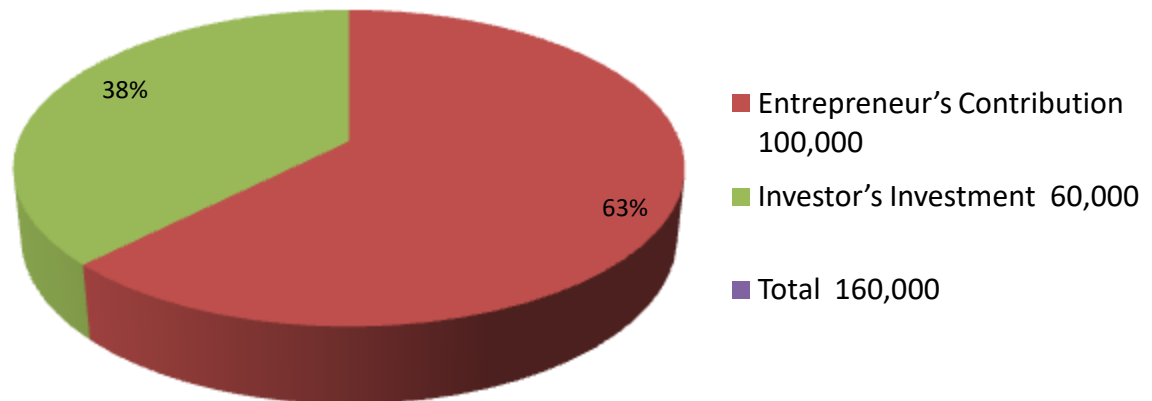
Business Name	:	MOLLA GENERAL STORE
Location	:	Khilgaon , Pubail , Gazipur Sadar
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 100,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –RICE,sugar ,Soap,oil,ice cream,dal,Buiescut,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
RICE,sugar ,Soap,oil,ice cream,dal,Buiescut,e.t.c.	2400	72000	864000
		0	0
Total Sales(A)	2400	72000	864000
Less Variable Expense (B)			0
RICE,sugar ,Soap,oil,ice cream,dal,Buiescut,e.t.c.	2040	61200	734400
Total Variable Expense	2040	61200	734400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
rice	20	3000	60000	1	60000	60,000	120,000
oil	50	100	5000			0	5,000
dal	2	5000	10000				10,000
soap	100	40	4000				4,000
buiescut	200	20	4000				4,000
ice cream	100	10	1000			0	1,000
others			16000				16,000
	472	8170	100,000	1	60000	60,000	160000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
RICE,sugar ,Soap,oil,ice cream,dal,Buiescut,e.t.c.	2900	87000	1044000	1096200	1151010
Total Sales(A)	2900	87000	1044000	1096200	1151010
Less Variable Expense (B)					
RICE,sugar ,Soap,oil,ice cream,dal,Buiescut,e.t.c.	2465	73950	887400	931770	978359
Total Variable Expense	2465	73950	887400	931770	978359
Contributon Margin (CM) [C=(A-B)]	435	13050	156600	164430	172652
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		6000	72000	134520	926646
Net Profit (E)= [C-D]		7050	84600	88830	93272
Investment Pay Back			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	84,600	88830	93271.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60600	125430
	Total Cash Inflow	144,600	149,430	218,702
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	60,600	125,430	194,702

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 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

