

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



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

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HELALUR RAHMAN
Age	:	15-11-1987 (30 Years)
Education, till to date	:	Agriculture Diploma
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Sisters
Address	:	Vill: Chalk bochai P.O:Gabtoli, P.S: Bogra, 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. SHIRIN BEGUM
(iii) Father's name	:	MD. ABDUL KUDDUS
(iv) GB member's info	:	Branch:Gabtoli, Centre # 56 (Female), Member ID: 5342, Group No: 06 Member since: 18-04-2009 (09 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 13300/-
(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	:	02 years experience in running business. 02 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.	:	01718-521825
Mother's Contact No.	:	01712-274822
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SHIRIN BEGUM joined Grameen Bank since 02 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MOLLA TRADERS
Location	:	Khamarkandi, Jorgacahat, Bogra,
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 90,000 (from existing business) 64% Required Investment BDT 70,000 (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil, Soap, Salt, Rice etc.▪The shop is in own rented.▪The business is operating by entrepreneur.▪Existing no employee.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

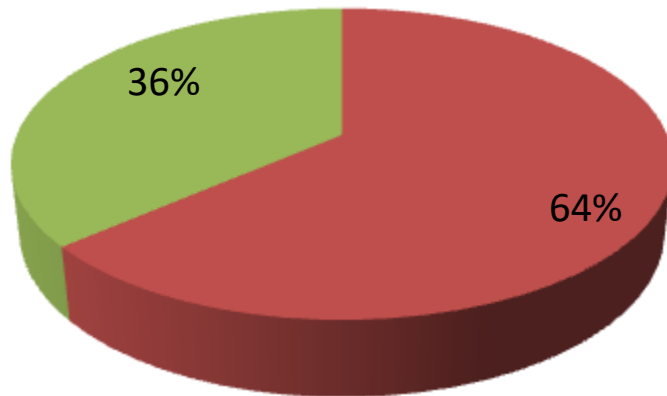
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine	12,000	360,000	4,320,000
Total Sales (A)	12,000	360,000	4,320,000
Less. Variable Expense			
Medicine	960	28,800	345,600
Total variable Expense (B)	960	28,800	345,600
Contribution Margin (CM) [C=(A-B)]	11,040	331,200	3,974,400
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		150	1,800
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		12,000	144,000
Entertainment		500	6,000
Guard		150	1,800
Generator		-	0
Mobile Bill		600	7,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		20,900	250,800
Net Profit (E) [C-D]		310,300	3,723,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Milk biscut	150	208	31,200	0	2,000	0	31,200
Orange Biscut	100	170	17,000	0	400	0	17,000
Glocose Biscut	120	205	24,600	0	6000	0	24,600
Vanila Cake	50	192	9,600	0	400	0	9,600
Choko Star	20	208	4,160	0	1250	0	4,160
Buttar Dalight	10	312	3,120	0	0	0	3,120
Fruit Biscut	10	240	2,400	0	500	0	2,400
Kazu Biscut	100	312	31,200	0	0	0	31,200
Coil	10	1880	18,800	30	3120	93,600	112,400
Others	1	32920	32,920	1	6400	6,400	39,320
	0	0	175,000	0	0	100,000	275,000

Source of Finance



■ Entrepreneur's Contribution
175,000

■ Investor's Investment 100,000

■ Total 275,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Medicine	15,000	450,000	5,400,000	5,670,000	5,953,500
Total Sales (A)	15,000	450,000	5,400,000	5,670,000	5,953,500
Less. Variable Expense					
Medicine	1,200	36,000	432,000	453,600	476,280
Total variable Expense (B)	1,200	36,000	432,000	453,600	476,280
Contribution Margin (CM) [C=(A-B)]	13,800	414,000	4,968,000	5,216,400	5,477,220
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		150	1,800	1,800	1,800
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		0	0	0	-
Mobile Bill		600	7,200	7,200	7,200
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		24,900	298,800	298,800	298,800
Net Profit (E) [C-D]		389,100	4,669,200	4,917,600	5,178,420
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	4,669,200	4,917,600	5,178,420
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		4,629,200	9,506,800
	Total Cash Inflow	4,769,200	9,546,800	14,685,220
2	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	4,629,200	9,506,800	14,645,220

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chalkbochai,Gabtoli,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

