

# M/S Mokles Store



Project by- *Mokles*

Identified by- Ratan Kumar Roy  
Verified by- Sonia Sultana

Panchdona Unit  
Area 4

GRAMEEN TRUST



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

<b>Name</b>	:	<b>Md. Mokles</b>
<b>Age</b>	:	<b>15-08-1984 (31 Years)</b>
<b>Marital status</b>	:	<b>Married</b>
<b>Children</b>	:	<b>01 son</b>
<b>No. of siblings:</b>	:	<b>05 Brothers &amp; 01 Sisters</b>
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>Mrs. Rahima Khatun</b>
(iii) Father's name	:	<b>Md. Safi Uddin</b>
(iv) GB member's info	:	<b>Member since: 1984 Branch: Shekher Chor Centre # 01/P, Loanee no.1409 First loan: Tk.2000 Existing loan: Tk. 100000 Outstanding: Tk.25000</b>
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	<b>Father</b>
(vi) Mobile lady	:	<b>N/A</b>
(vii) Grameen Education Loan	:	<b>N/A</b>
(viii) Any other loan like GCCN, GKF	:	<b>N/A</b>
(ix) Others	:	<b>N/A</b>
<b>Education</b>	:	<b>SSC Pass</b>

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

<b>Present Occupation</b>	<b>:</b>	<b>Grocery Shop Business</b>  <b>- Grocery items seller</b> <b>- Has a Godown</b> <b>- Collects grocery items from Madhobdi and Norsingdi</b>
<b>Initial Capital</b>		<b>70,000 (Father)</b>
<b>Trade License No</b>		<b>1417</b>
<b>Business Experiences</b>	<b>:</b>	<b>10 years</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Fathers (Agriculture and business)</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>Nu Contact Info</b>		<b>01915718196</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT -Panchdhona Unit</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

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**NU's Father has been a member of Grameen Bank Since 1984 (32 years). At first he took a loan amount of BDT 2,000 from Grameen Bank. He expanded his existing business by the help of GB loan. NU's father gradually improved their living standard by using GB loan.**

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

<b>Business Name</b>	<b>:</b>	<b>M/S Mokles Store</b>
<b>Address/ Location</b>	<b>:</b>	<b>Tulshipur , Post: Panchdhona, PS: Narsingdi, District: Narsingdi</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>2,80,000</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT : 200,000 (from existing business) -71% Required Investment BDT : 80,000 (as equity) - 29 %</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>BDT 5000</b>
<b>Proposed Salary</b>		<b>BDT 5000</b>
<b>i. Proposed Business % of present gross profit margin</b>	<b>:</b>	<b>10%</b>
<b>ii. Estimated % of proposed gross profit margin</b>	<b>:</b>	<b>10%</b>
<b>iii. Agreed grace period</b>	<b>:</b>	<b>2 months</b>
	<b>:</b>	

# PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
<b>Investments in different categories:</b>	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>i. Present stock</b>			
Furniture                      20000			
Goods Items                    180000			
	<b>200,000</b>		
<b>enclosed details another slides</b>			
<b>i. Proposed Stock Items:</b>			
Goods Items                    : 80,000			
		<b>80,000</b>	
<b>enclosed details another slides</b>			
<b>Total Capital</b>	<b>200,000/-</b>	<b>80,000/-</b>	<b>280,000/-</b>

# PRESENT INVESTMENT BREAKDOWN

viywPwb ,js,GjvP,-  
2000

Av`v, imyb, †cqvrR-  
1000

gwiP ,njb,Ñ 5000

4wewfbœ gmjvi cÿ#KU -  
2000

wewfbœ cÖKvi Uq†jwU<sup>a</sup>R ( mvevb, wWUvi#R>U cvDWvi nviwck,  
Kvco KvPv mvevb BZv`x)  
15000

wewfbœ cÖKvi Km#gwU·  
20000

PvDj (wewfbœ cÖKvi ) 3 e<sup>-</sup>Ív =  
10000

†cvjvI†qi PvDj 01 e<sup>-</sup>Ív  
3000

gq`v- (02e<sup>-</sup>Ív ) =  
4000

myqvweb Zj †evUj Ges W<sup>a</sup>vg-  
15000

mwilvi %oZj †Lvjb Ges †evZj -  
5000

wPwb-  
5000

Wvj †eex dzW ( niwj, ,ov `ya) 10000

Pv cvZv , gkvi K†qj , wewfbœ cÖKvi we<sup>-</sup>czU ,wUmy †ccvi , PK†jU

# PROPOSED INVESTMENT BREAKDOWN

	<b>PvDj-</b>	<b>15 e-Ív</b>	
<b>25000</b>			
	<b>gq`v-</b>	<b>02</b>	
<b>5000</b>			
	<b>mqvweb †Zj</b>	<b>20 Kvb</b>	
	<b>10000</b>		
	<b>Av`v , imyb †cqvr ,njy` ,gwi#Pi ,ov</b>		<b>10000</b>
	<b>wewfbœ cÖKvi gmjv #Lvjv I cÿ#KU</b>		
	<b>10000</b>		
	<b>Uq#jwUªR ~vgMÖx</b>		
	<b>5000</b>		
	<b>Km#gwU· ~vgMÖx</b>		
	<b>10000</b>		
	<b>#eex dzW</b>		
	<b>5000</b>		
	<b>#gvU</b>		<b>-</b>
	<b>80000</b>		



# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	4000	120000	1440000
<i>Less: Cost of sales</i>	3600	108000	1296000
Profit (10%) [A]	400	12000	144000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Shop Rent		1500	30000
Night Guard		100	1200
Entertainment		300	3600
Mobile bill		300	3600
Present salary/Drawings- self		5000	72000
Others (Transport, fees , u,p tax etc )		300	3600
Non Cash Item:			
Depreciation Expenses		500	6000
<i>Total Operating Cost (D)</i>		<i>8500</i>	<i>102000</i>
Net Profit (C-D):		3500	42000

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Sales</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>
<b>Less: Cost of sales</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>	<b>5400</b>	<b>162000</b>	<b>1944000</b>
<b>Profit (10%) [A]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less: Operating Costs</b>									
<b>Electricity bill</b>		<b>300</b>	<b>3600</b>		<b>300</b>	<b>3600</b>		<b>300</b>	<b>3600</b>
<b>Night Guard</b>		<b>100</b>	<b>1200</b>		<b>100</b>	<b>1200</b>		<b>100</b>	<b>1200</b>
<b>Entertainment</b>		<b>200</b>	<b>2400</b>		<b>200</b>	<b>2400</b>		<b>200</b>	<b>2400</b>
<b>Shop Rent</b>		<b>1500</b>	<b>18000</b>		<b>1500</b>	<b>18000</b>		<b>1500</b>	<b>18000</b>
<b>Mobile bill</b>		<b>200</b>	<b>2400</b>		<b>200</b>	<b>2400</b>		<b>200</b>	<b>2400</b>
<b>Present salary/Drawings-self</b>		<b>5,000</b>	<b>60000</b>		<b>6000</b>	<b>72000</b>		<b>7000</b>	<b>84000</b>
<b>Others (Transport, Fees, u,p Tax etc.)</b>		<b>300</b>	<b>3600</b>		<b>300</b>	<b>3600</b>		<b>300</b>	<b>3600</b>
<b>Depreciation Expenses</b>		<b>200</b>	<b>2400</b>		<b>200</b>	<b>2400</b>		<b>200</b>	<b>2400</b>
<b>Total Operating Cost (E)</b>		<b>7800</b>	<b>93600</b>		<b>8800</b>	<b>105600</b>		<b>9800</b>	<b>117600</b>
<b>Net Profit</b>		<b>4200</b>	<b>50400</b>		<b>6200</b>	<b>74400</b>		<b>8200</b>	<b>98400</b>
<b>GT payback</b>			<b>32000</b>			<b>32000</b>			<b>32000</b>
<b>Retained Income:</b>			<b>18400</b>			<b>42400</b>			<b>66400</b>

# CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
<b>1.1</b>	<b>Investment Infusion by Investor</b>	<b>80,000</b>	<b>-</b>	<b>-</b>
<b>1.2</b>	<b>Net Profit</b>	<b>50400</b>	<b>74400</b>	<b>98400</b>
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	<b>2400</b>	<b>2400</b>	<b>2400</b>
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>	<b>-</b>	<b>20800</b>	<b>65600</b>
	<b>Total Cash Inflow</b>	<b>132800</b>	<b>97600</b>	<b>166400</b>
<b>2.0</b>	<b>Cash Outflow</b>			
<b>2.1</b>	<b>Purchase of Product</b>	<b>80000</b>	<b>-</b>	<b>-</b>
<b>2.2</b>	<b>Payment of GB Loan*</b>			
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	<b>32000</b>	<b>32000</b>	<b>32000</b>
	<b>Total Cash Outflow</b>	<b>112000</b>	<b>32000</b>	<b>32000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>20800</b>	<b>65600</b>	<b>134400</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Long standing relationship with Grameen Bank
- 10 Years of Experience
- Maintaining product quality in local areas
- Position of his store

## **W**EAKNESS

- Other competitors
- Lack of Investment

## **O**PPORTUNITIES

- Expansion Of Business
- To achieve financial solvency

## **T**HREATS

- Fire
- Theft



**আদার নতুন নাম**

**Fast wash**  
 Brilliant White

কাপড়কে করে **দ্বিগুনেরও বেশী** সাদা

**মেসার্স মোখলেছ ষ্টোর**

ভুলসীপুর চৌরাস্তা, পাঁচদোনা, নরসিংদী। মোবাইল ০১৯১৫-৭১৮১৯৬

সমবায় শক্তি

সমবায় মুক্তি

মানবালি পারপাস কো অপারো চিভ সোসাইটি

১৯৭১

















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



নাম: মোকলেস  
 Name: MOKLAS  
 পিতা: মফিজ উদ্দিন  
 মাতা: বদিকা খাতুন  
 Date of Birth: 15 Aug 1984  
 ID NO: 6816095973224

জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। এখানে ভুল তথ্য প্রদান করা হলে এটি বাতিল করা হবে।  
 মোকলেস উদ্দিনের বাড়ি, গ্রাম/সড়ক: ঢুলশীপুর, ঢুলশীপুর,  
 গাজীপুর - ১৭০০, নবাবগঞ্জ জেলা, গাজীপুর।

উপজেলা পরিষদ, জেলা পরিষদ।

**বাণিজ্য কর**

(ট্রেড লাইসেন্স)

তারিখ: ০৩/১০/১৮

নাম: শেখ আব্দুল হক/আব্দুল হক

ঠিকানা: কুমিল্লা/কুমিল্লা

বাসিন্দার নাম: শ্রীমতি/শ্রীমতি

পেশা: কুমিল্লা/কুমিল্লা

২০১৬-১৭ সাল অর্থ বছর উইলিংগ পেমেন্ট কর ০৩০০০০০০০

একটি মাসের জন্য ব্যবসায়িক লাইসেন্স (ট্রেড লাইসেন্স)

১. ১০০০০০০ টা মাসের জন্য ১০০০০০০ টা মাসের জন্য ১০০০০০০ টা

  
০৩/১০/১৮

উপজেলা পরিষদ, কুমিল্লা

তারিখ: ০৩/১০/১৮

১. ১০০০০০০ টা মাসের জন্য ১০০০০০০ টা মাসের জন্য ১০০০০০০ টা



*Presented at*  
**38<sup>th</sup> Internal Design Lab**  
on April 7, 2016 at GT

