

# Proposed NU Business Name: **MOLLAH VARITIES AND FURNITURE HOUSE**



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Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



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

Name	:	<b>MD. FARUK AHMED</b>
Age	:	01-01-1981 ( 34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brothers
Address	:	Vill: Rajabari, P.O: D. Elenga, P.S: Kalihati, Dist: Tangail
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>MOST. SOFURA BEGUM</b>
(iii) Father's name	:	<b>MD. HURMUJ ALI MOLLAH</b>
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 49(Female), Member ID: 6072 Group No: 03 Member since: 12-11-1992 (23 Years) First loan:2,500 taka.
Further Information:		Existing loan: BDT 1,20,000 Outstanding loan: BDT 46,080
(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	:	Fourteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Saw mill business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-813252
Mother Contact No.	:	01733-720078
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

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

Most. Sofura Begum is a member of Grameen Bank since 23 years. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband's saw mill business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOLLAH VARITIES AND FURNITURE HOUSE</b>
Location	:	Elenga Bus Stand, Tangail
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 3,50,000 (from existing business) 67% Required Investment BDT 1,50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Plastic chair, Table, Fry pan, Polythene, Bucket, Mat, Bowl, Rice cooker, Plate, Blender, Umbrella, Rack, Jug etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪Collects goods from Elenga bus stand.</li><li>▪Agreed grace period is 4 months.</li></ul>

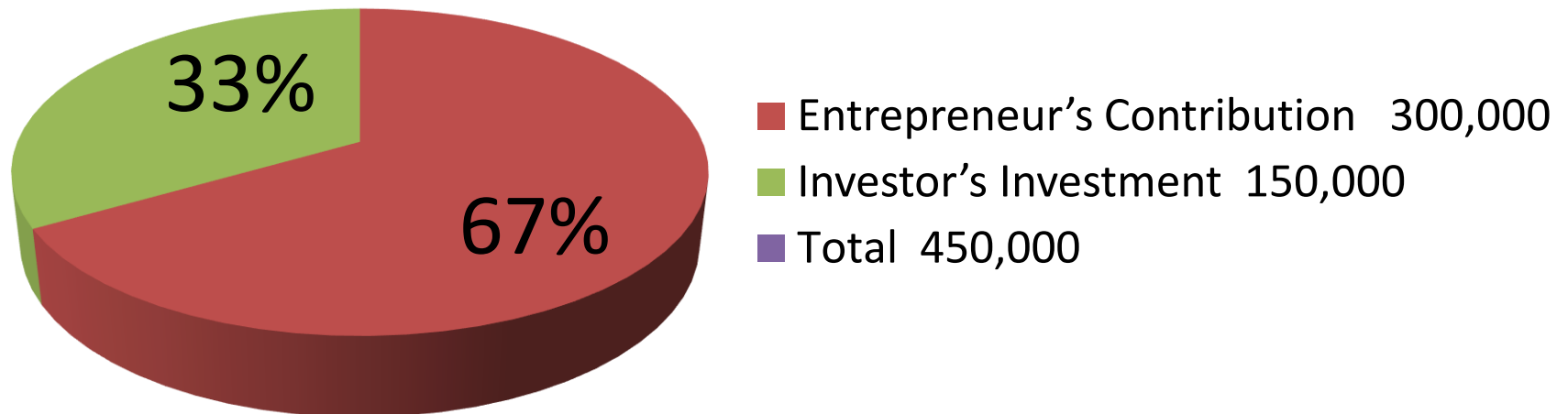
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Plastic chair, Table, Fry pan, Polythene, Bucket, Mat, Bowl, Rice cooker, Plate, Blender, Umbrella, Rack, Jug etc	4,500	135,000	1,620,000
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Less. Variable Expense</b>			
Plastic chair, Table, Fry pan, Polythene, Bucket, Mat, Bowl, Rice cooker, Plate, Blender, Umbrella, Rack, Jug etc	3,825	114,750	1,377,000
<b>Total variable Expense (B)</b>	<b>3,825</b>	<b>114,750</b>	<b>1,377,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Generator Bill		150	1,800
Mobile Bill		200	2,400
Transportation		1,500	18,000
Salary (self)		6,000	72,000
Entertainment		400	4,800
Others		100	1,200
<b>Total fixed Cost (D)</b>		<b>8,850</b>	<b>106,200</b>
<b>Net Profit (E) [C-D]</b>		<b>11,400</b>	<b>136,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Plastic chair, Table, Fry pan, Polythene,	1,00,000	50,000	150,000
Bucket, Mat, Bowl, Rice cooker, Plate,	90,000	50,000	1,40,000
Blender, Umbrella, Rack, Jug etc	1,10,000	50,000	1,60,000
<b>Total</b>	<b>3,00,000</b>	<b>1,50,000</b>	<b>4,50,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Plastic chair, Table, Fry pan, Polythene, Bucket, Mat, Bowl, Rice cooker, Plate, Blender, Umbrella, Rack, Jug etc	7,000	210,000	2,520,000	2,646,000	2,778,300
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>	<b>2,646,000</b>	<b>2,778,300</b>
<b>Less. Variable Expense</b>					
Plastic chair, Table, Fry pan, Polythene, Bucket, Mat, Bowl, Rice cooker, Plate, Blender, Umbrella, Rack, Jug etc	5,950	178,500	2,142,000	2,249,100	2,361,555
<b>Total variable Expense (B)</b>	<b>5,950</b>	<b>178,500</b>	<b>2,142,000</b>	<b>2,249,100</b>	<b>2,361,555</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>	<b>416,745</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		500	6,000	6,500	7,000
Generator Bill		150	1,800	2,000	2,200
Mobile bill & SMS Monitoring		450	5,400	6,000	6,500
Transportation		2,500	30,000	32,000	35,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		500	6,000	6,500	7,000
Others		100	1,200	1,500	1,800
<b>Total Fixed Cost</b>		<b>13,200</b>	<b>158,400</b>	<b>161,000</b>	<b>165,700</b>
<b>Net Profit (E) [C-D]</b>		<b>18,300</b>	<b>219,600</b>	<b>235,900</b>	<b>251,045</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</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	150,000		
1.2	Net Profit	219,600	235,900	251,045
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		159,600	335,500
	<b>Total Cash Inflow</b>	<b>369,600</b>	<b>395,500</b>	<b>586,545</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>159,600</b>	<b>335,500</b>	<b>526,545</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 14 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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# FAMILY PICTURE

