

## Proposed NU Business Name: **MOLLA EXPORT COLLECTION**



Project identification and prepared by: Md Golam Rosul,  
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD AKTER HOSSAIN MOLLA</b>
Age	:	26-12-1982 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	3 Brothers & 2 Sister
Address	:	Vill: Shakhari Bazaar P.O: Rampal, P.S: Munshigonj Sadar, Dist: Munshigonj
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>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD GIAS UDDIN MOLLAH</b>
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 28 (Female), Member ID: 3186/1, Group No: 03 Member since: 01-02-2000 to 2007 (07 Years) First loan: BDT 5,000/- Existing loan: BDT 30,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	06 years experience in running business. He has hand training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01959-424938
Family's Contact No.	:	01988-667248
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA BEGUM** joined Grameen Bank since 07 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 EXPORT COLLECTION</b>
Location	:	Chougarar par, Rampal Sadar, Munshigonj
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 350,000/- (from existing business) 78% Required Investment BDT 100,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft = 180 Square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Garments item etc.</li><li>▪ Average 20% gain on sales.</li><li>▪ The business is operating by entrepreneur. Existing 2 employee.</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Dhaka.</li><li>▪ Agreed grace period is 3 months.</li></ul>

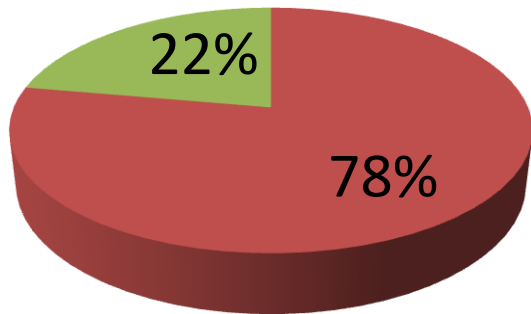
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Cloths	100,000	1,200,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>1,200,000</b>
<b>Less. Variable Expense</b>		
Cloths	75,000	900,000
<b>Total variable Expense (B)</b>	<b>75,000</b>	<b>900,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>25,000</b>	<b>300,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Generator Bill	400	4,800
Salary (staff)	6,000	72,000
Rent	4,000	48,000
Guard	100	1,200
<b>Total fixed Cost (D)</b>	<b>17,800</b>	<b>213,600</b>
<b>Net Profit (E) [C-D]</b>	<b>7,200</b>	<b>86,400</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Jeans Pant	140	450	63,000	100	450	45,000	108,000
T-shirt	40	400	16,000	50	400	20,000	36,000
Sweater	150	300	45,000	100	300	30,000	75,000
T-shirt 2	170	100	17,000	50	100	5,000	22,000
Others	1	9000	9,000	0	0	0	9,000
Security	1	200000	200,000	0	0	0	200,000
<b>Total</b>	<b>502</b>		<b>350,000</b>	<b>300</b>		<b>100,000</b>	<b>450,000</b>

## Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 100,000
- Total 450,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Cloths	128,000	1,536,000	1,612,800	1,693,440
<b>Total Sales (A)</b>	<b>128,000</b>	<b>1,536,000</b>	<b>1,612,800</b>	<b>1,693,440</b>
<b>Less. Variable Expense</b>				
Cloths	96,000	1,152,000	1,209,600	1,270,080
<b>Total variable Expense (B)</b>	<b>96,000</b>	<b>1,152,000</b>	<b>1,209,600</b>	<b>1,270,080</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>32,000</b>	<b>384,000</b>	<b>403,200</b>	<b>423,360</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,500	18,000	20,000	22,000
Generator Bill	400	4,800	5,500	6,000
Salary (staff)	6,000	72,000	72,000	72,000
Rent	4,000	48,000	48,000	48,000
Guard	100	1,200	1,200	1,200
<b>Total Fixed Cost</b>	<b>18,400</b>	<b>220,800</b>	<b>225,200</b>	<b>229,700</b>
<b>Net Profit (E) [C-D)</b>	<b>13,600</b>	<b>163,200</b>	<b>178,000</b>	<b>193,660</b>
<b>Investment Payback</b>		<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

	<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	100,000		
1.2	Net Profit	163,200	178,000	193,660
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		123,200	261,200
	<b>Total Cash Inflow</b>	<b>263,200</b>	<b>301,200</b>	<b>454,860</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>123,200</b>	<b>261,200</b>	<b>414,860</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 6 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  
Political unrest

Pictures









Cotton Man

POLICE



786  
**Real Jeans Point**  
Md. S.F. Real # 01954

SKATERS ONLY  
**MS8**

KRP  
खि  
विश्व  
विजय  
विजय









# মোস্তা এক্সপোর্ট কালেকশন

শ্রোঃ মোঃ আক্তার হোসেন মোস্তা

নূর প্লাজা, দোকান নং-২৬, সিপাহীপাড়া, রামপাল, মুন্সীগঞ্জ। মোবাইলঃ ০১১৯১-৩০৩৪১১





# FAMILY PICTURE

