

Proposed NU Business Name: **MA BABAR DUA GERAGE**



Project identification and prepared by: Md. Najim Uddin,
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHEIKH KAMAL HOSSAIN
Age	:	1-06-1996 (20 Years)
Education, till to date	:	CLASS 6
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Mamud nogor, P.O: Mamud nogor, , P.S: Nagorpur, 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	:	MST ROKEYA BEGUM
(iii) Father's name	:	MD. SONUR UDDIN MIAH
(iv) GB member's info	:	Branch: MAMUD NAGAR , Centre # 10(Female), Member ID: 1304, Group No: 03 Member since: 1-1-2007 (9Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: BDT 15100
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816606732
Mother's Contact No.	:	01772526383
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ROKEYA BEGUM joined Grameen Bank since 9 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DUA GERAGE
Location	:	Nagorpur road, Pongbaijora Bazar , Tangail
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8ft x 10ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Auto mobile parts.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Tangail .▪Agreed grace period is 3 months.

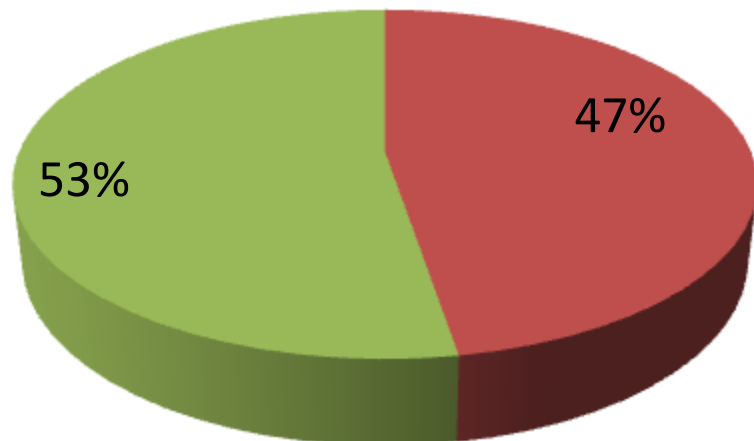
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Automobile parts	1110	33300	399600
Total sales (A)	1110	33300	399600
Less Variable Exp.			
Automobile parts	777	23310	279720
Total Variable exp. (B)	777	23310	279720
Contribution Margin CM [C= (A-B)]	333	9990	119880
less fixed exp.			
Rent		550	6600
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		100	1200
Guard		50	600
Mobile		200	2400
total fixed cost (D)		6300	75600
Net profit (E) [C-D]		3690	44280

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Case plate	5	380	1,900			0	1,900
Peniam	5	1280	6,400			0	6,400
Koyel	5	380	1,900			0	1,900
CDI	14	275	3,850			0	3,850
Signal light	7	120	840			0	840
Robber	7	130	910			0	910
box				100	250	25,000	
Cable				100	150	15,000	
Mobil				10	1000	10,000	
light	10	100	1,000			0	1,000
others	66	200	13,200			0	13,200
Security			15,000				15,000
Total	119		45,000	210		50,000	95,000

Source of Finance



- Entrepreneur's Contribution 45,000
- Investor's Investment 50,000
- Total 95,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Automobile parts	1560	46800	561600	589680	619164
Total Sales (A)	1560	46800	561600	589680	619164
less variable Expenses					
Automobile parts	1092	32760	393120	412776	433414.8
Total variable Expenses (B)	1092	32760	393120	412776	433414.8
Contribution Margin (CM)= (A-B)	468	14040	168480	176904	185749.2
Less Fixed Expenses					
Rent		550	6600	6600	6600
Electricity bill		200	2400	2400	2400
Transportation		245	2940	2940	2940
Salary (self)		5000	60000	60000	60000
Entertainment		164	1968	1968	1968
Guard		50	600	600	600
Mobile		300	3600	3600	3600
Total Fixed Cost		6509	78108	78108	78108
Net Profit (E) (C-D)		7531	90372	98796	107641.2
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	90,372	98,796	107641.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70,372	149168
	Total Cash Inflow	140372	169168	256809.2
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	70,372	149168	236809.2

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 4 Years: 2
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

