

Proposed NU Business Name: **MA MOTOR CYCLE REPAIRING AND KENA  
BECHA**



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Project verified by: Md Mozaharul Islam



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

Name	:	<b>MD. ANAMUL HAQUE</b>
Age	:	10-12-1987 (29 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	02 Daughter.
No. of siblings:	:	03 Brothers 04 Sisters
Address	:	Vill: Jongolpara P.O:Pollimongalhat, P.S: Bogra Sadar, 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	:	<b>MST KOMELA BEGAM</b>
(iii) Father's name	:	<b>LATE MOJJAMEL HAQUE</b>
(iv) GB member's info	:	Branch:Shakharia,Bogra, Centre # 46 (Female), Member ID: 4939, Group No: 07 Member since: 27-12-2006 (10 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 100,000/- Outstanding loan: BDT 1,00,000/-
(v) Who pays GB loan installment	:	Son
(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	:	09 years experience in running business. 09 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.	:	01715-803035
Mother's Contact No.	:	01757-962614
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST KOMELA BEGUM** joined Grameen Bank since 10 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	:	<b>MA MOTOR CYCLE REPAIRING AND KENA BECHA</b>
Location	:	Polli mongal hat,Bogra shadar,Bogra,
Total Investment in BDT	:	BDT 3,22,000/-
Financing	:	Self BDT 2,42,000 (from existing business) 75% Required Investment BDT 80,000 (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft = 200 square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Motor Cycle servicing and salesetc.</li><li>▪The shop is in own rented.</li><li>▪The business is operating by entrepreneur.</li><li>▪Existing no employee.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

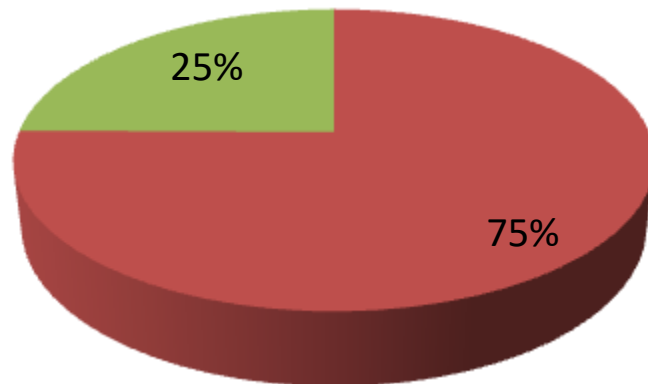
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Motor cycle servicing and sales.	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Motor cycle servicing and sales.	1,000	30,000	360,000
<b>Total variable Expense (B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Fixed Expense</b>			
House rant		500	6,000
Electricity Bill		400	4,800
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		8,000	96,000
Entertainment		500	6,000
Guard		100	1,200
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>15,000</b>	<b>180,000</b>
<b>Net Profit (E) [C-D]</b>		<b>105,000</b>	<b>1,260,000</b>

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Soiz	20	1250	25,000	0	2,000	0	25,000
Sokap	5	2200	11,000	0	17000	0	11,000
Mobil	4	6000	24,000	5	6000	30,000	54,000
Tunki	4	3500	14,000	0	3300	0	14,000
Break show	50	300	15,000	0	1250	0	15,000
Plug	200	120	24,000	0	0	0	24,000
Catch Pad	20	450	9,000	0	90	0	9,000
Tube	50	200	10,000	0	0	0	10,000
Signal	20	200	4,000	0	0	0	4,000
Battary	0	0	0	20	1250	25,000	25,000
Motor parts	1	6000	6,000	1	20000	20,000	26,000
Others	0	0	0	1	5000	5,000	5,000
Security	1	100000	100,000	0	0	0	100,000
	<b>0</b>	<b>0</b>	<b>242,000</b>	<b>0</b>	<b>0</b>	<b>80,000</b>	<b>322,000</b>

## Source of Finance



■ Entrepreneur's Contribution  
242,000

■ Investor's Investment 80,000

■ Total 322,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Motor cycle servicing and sales.	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Motor cycle servicing and sales.	1,600	48,000	576,000	604,800	635,040
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>	<b>604,800</b>	<b>635,040</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>6,400</b>	<b>192,000</b>	<b>2,304,000</b>	<b>2,419,200</b>	<b>2,540,160</b>
<b>Less. Fixed Expense</b>					
House rant		500	6,000	6,000	6,000
Electricity Bill		400	4,800	4,800	4,800
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		12000	144,000	144,000	144,000
Entertainment		500	6,000	6,000	6,000
Guard		150	1,800	1,800	1,800
Generator		0	0	0	-
Mobile Bill		400	4,800	4,800	4,800
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>19,150</b>	<b>229,800</b>	<b>229,800</b>	<b>229,800</b>
<b>Net Profit (E) [C-D]</b>		<b>172,850</b>	<b>2,074,200</b>	<b>2,189,400</b>	<b>2,310,360</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	2,074,200	2,189,400	2,310,360
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		2,042,200	4,199,600
	<b>Total Cash Inflow</b>	<b>2,154,200</b>	<b>4,231,600</b>	<b>6,509,960</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>2,042,200</b>	<b>4,199,600</b>	<b>6,477,960</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Pollimongolhat hat, Bogra shadar, Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

