

Proposed NU Business Name: **MA GENERATOR SERVICE**



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Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAMIM
Age	:	05-11-1982(34 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: North Khaikur ; P.O: National University ;P.S: Gazipur Shadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAINAB BIBI
(iii) Father's name	:	HAZI ABDUL ALI
(iv) GB member's info	:	Branch: Ghasa , Centre # 14 (Female), Member ID: 1731, Group No: 02 Member since: 04-02-1996 (21Years) First loan: BDT 4,000/- Last Loan : 4,50,000 Outstanding loan: 417000
Further Information:		
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01700591109
Family's Contact No.	:	01950747923, 01711165406
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAINAB BIBI joined Grameen Bank since 21 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development .

Proposed Nobin Udyokta Business Info

Business Name	:	MA GENERATOR SERVICE
Location	:	Noryth Khaikur , Gazipur
Total Investment in BDT	:	BDT 4,00,000/-
Financing	:	Self BDT 3,00,000/- (from existing business) 75% Required Investment BDT 1,00,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Generator Meshine,paradise Cable, Oil, Mobil,Riksha etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪Entrepreneur is owner of the shop.▪Collects goods from Nababpur ,Dhaka .▪Agreed grace period is 3 months.

Existing Projection (BDT,

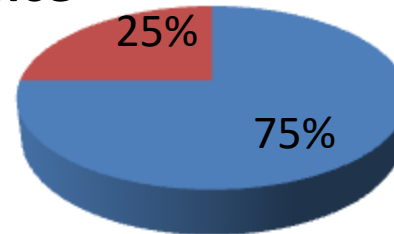
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Generator Meshine,paradise Cable,Oil, Mobil,Riksha	3000	90000	1080000
		0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Generator Meshine,paradise Cable,Oil, Mobil,Riksha	2100	63000	756000
Total variable Expense (B)	2,100	63000	756000
Contribution Margin (CM) [C=(A-B)	900	27000	324000
Less Variable Expense			
Rent		0	0
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		8000	96000
Entertainment		200	2400
Guard		200	2400
Generator		100	1200
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		15,200	182400
Net Profit (E)= [C-D]		11,800	141600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
	0	0	0	0	400	0	0
Generator Meshine	3	50000	150,000	1	100,000	100,000	250,000
paradise Cable	20	2000	40,000	0	0	0	40,000
Oil	1	14200	14,200	0	0	0	14,200
Mobil	15	200	3,000	0	0	0	3,000
Riksha	3	30000	90,000	0	0	0	90,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	3	0	0	0
others	1	2800	2,800	1	0	0	2,800
Scurity	0	100000	0	0	0	0	0
Total	43	0	300,000	5	0	100,000	400,000

Source of Finance

- Entrepreneur Contribution=300000
- Investors Investment=100000
- Total=400000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Generator Meshine,paradise Cable,Oil, Mobil,Riksha	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Generator Meshine,paradise Cable,Oil, Mobil,Riksha	2800	84000	1008000	1058400	1111320
			0		
Total variable Expense (B)	2,800	84000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)]	1,200	36000	432000	453600	476280
Less Variable Expense			0		
Rent		0	0	0	0
Electricity bill		500	6000	6500	7000
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		8000	96000	96000	96000
Entertainment		300	3600	3600	3600
Guard		250	3000	3000	3000
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		15,850	190,200	191,300	192400
Net Profit (E)= [C-D]		20150	241800	262,300	283880
Investment Payback			40,000	40,000	40,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	241800	262,300	283880
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		201,800	424100
	Total Cash Inflow	341800	464100	707980
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	201,800	424100	667980

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 10 Years
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







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