

Proposed NU Business Name: **MONJU AUTO SERVICING**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MONJU MIA
Age	:	
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	02 Brother
Address	:	Vill: Sehrail, P.O: Sing dair, 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	:	ROKEYA BEGUM
(iii) Father's name	:	ABDUL SATTAR MIA
(iv) GB member's info	:	Branch: Bhadra Nagorpur, Centre # 53 (Female), Member ID: 3686, Group No: 04 Member since: 09-12-2007 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 19,784/-Outstanding Loan : 12,024/-
(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..	:	

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	:	05 years experience in running business. 05 years experience in his own business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-997382
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultrue.

Proposed Nobin Udyokta Business Info

Business Name	:	MONJU AUTO SERVICING
Location	:	Te rasta, Dubadia Bazaar, Nagorpur, Tangail .
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"> ▪He has run his Business. ▪The business is operating by entrepreneur. Existing no employees. ▪Collects goods from Nagorpur ▪ 20% gain on sales. ▪The Shop is rented. ▪Agreed grace period is 3 months.

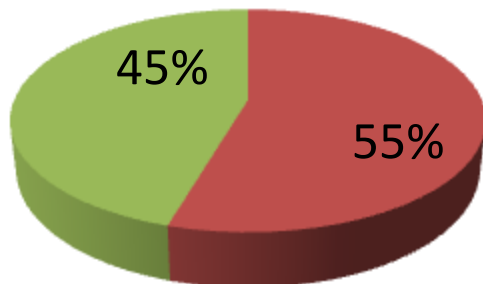
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Automobile item	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Automobile item	48,000	576,000
Total variable Expense (B)	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	12,000	144,000
Less. Fixed Expense		
Electricity Bill	200	2,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	500	6,000
Rent	600	7,200
Transportation	200	2,400
Guard & Generator	200	2,400
Total fixed Cost (D)	7,000	84,000
Net Profit (E) [C-D]	5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobil	5	380	1,900	55	360	19,800	21,700
Tube	20	280	5,600	1	10000	10,000	15,600
Plug	20	280	5,600	0	0	0	5,600
Looking glass	7	350	2,450	0	0	0	2,450
Mitre Cable	20	150	3,000	0	0	0	3,000
Horne	10	100	1,000	0	0	0	1,000
Cutter	6	150	900	0	0	0	900
Break	2	750	1,500	0	0	0	1,500
Bearing, Breakshow etc	1	8050	8,050	1	200	200	8,250
Petrol	0	0	0	1	20000	20,000	20,000
Security	1	30000	30,000	0	0	0	30,000
Total	92		60,000	58		50,000	110,000

Source of Finance



■ Entrepreneur's Contribution 60,000

■ Investor's Investment 50,000

■ Total 110,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Automobile item	85,000	1,020,000	1,071,000	1,124,550
Total Sales (A)	85,000	1,020,000	1,071,000	1,124,550
Less. Variable Expense				
Automobile item	68,000	816,000	856,800	899,640
Total variable Expense (B)	68,000	816,000	856,800	899,640
Contribution Margin (CM) [C=(A-B)]	17,000	204,000	214,200	224,910
Less. Fixed Expense				
Electricity Bill	200	2,400	3,000	3,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	500	6,000	7,000	7,500
Rent	600	7,200	7,200	7,200
Transportation	300	3,600	4,000	4,500
Guard & Generator	200	2,400	2,400	2,400
Total Fixed Cost	7,200	86,400	89,100	91,100
Net Profit (E) [C-D]	9,800	117,600	125,100	133,810
Investment Payback		20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	117,600	125,100	133,810
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		97,600	202,700
	Total Cash Inflow	167,600	222,700	336,510
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	97,600	202,700	316,510

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures























FAMILY PICTURE

