

Proposed NU Business Name: MASARS S.S.AUTO.

Project identification and prepared by: MD. Sohel Mia, Rajshahi
Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SADIKUL ISLAM.
Age	:	14/07/1993(23 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister.
Address	:	Vill: Dangir para, P.O: hat godagari, P.S: Paba, Dist: Rajshahi
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:ROKIA BIBI
(iii) Father's name	:	MD. MOSTUFA
(iv) GB member's info	:	Branch: parila paba, Centre #92 (Female), Member ID: 10952/1, Group No: 09 Member since:08/10/2012 to 14/10/2016(3 Years) First loan: BDT -20000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: No.
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746851876
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROKIA BIBI joined Grameen Bank since 3 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	MASARS S.S.AUTO
Location	:	HAT GODAGARI.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71 % Required Investment BDT 50,000/-(as equity)29 %
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	
Size of shop	:	(8 ft * 10ft)(8ft*10ft)= 160 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; Instalment sales and Car servicing.▪The business is operating by entrepreneur. Existing 1 employees.▪The shop is rent.▪Agreed grace period is 3 months.▪Avarage gain 15%.

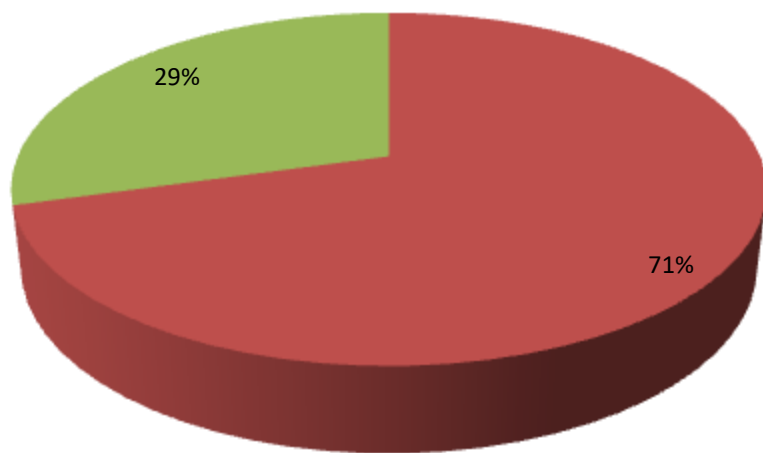
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Servicing=500 and sales=2000	2,500	75,000	900000
Total Sales (A)	2,500	75,000	900000
Less. Variable Expense		0	
Servicing=500 and sales=2000	1,700	51,000	612000
Total variable Expense (B)	1,700	51,000	612000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		800	9,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)		4000	48,000
Bank service Charge			0
Total fixed Cost (D)		11,300	135,600
Net Profit (E) [C-D]		12,700	152,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobil, batary, chine set, brak show, cable, looking glas and others	120,000		120,000
Air machine		50000	50000
	120,000	50000	170,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Servicing=500 and sales=2500	3000	90000	1080000	1134000	1190700
Total Sales (A)	3000	90000	1080000	1134000	1190700
Less. Variable Expense		0	0	0	0
Servicing=500 and sales=2500	2125	63750	765000	803250	843413
Total variable Expense (B)	2125	63750	765000	803250	843413
Contribution Margin (CM) [C=(A-B)]	875	26250	315000	330750	347288
Less. Fixed Expense					
Rent		800	9600	9600	9600
Electricity Bill		800	9600	9600	9600
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Entertainment		200	2400	2400	2400
Salary (staff)		4000	48000	48000	48000
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		11300	135700	135700	135700
Net Profit (E) [C-D]		14950	179300	195050	211588
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	179300	195050	211588
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		159300	334350
	Total Cash Inflow	229,300	354350	545938
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	159,300	334350	525938

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:Hat ramchondo pur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures