

Proposed NU Business Name :ZOHIRUL MOTORS



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD,ZOHIRUL ISLAM |
| Age | : | 08-10-1986(25 Years) |
| Education, till to date | : | Class eight |
| Marital status | : | married |
| Children | : | o |
| No. of siblings: | : | 2 Brother,1 Sister. |
| Address | : | Vill: nagourpur .P.O: nagourpur , P.S: nagourpur , 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.: dole begum |
| (iii) Father's name | : | Late :rafiq mia |
| (iv) GB member's info | : | Branch nagourpur Centre #33/m (Female), Member ID : 2640/1 , Group No:02 Member since:01/01/2004 First loan: BDT 10,000 /- |
| Further Information: | | Outstanding loan: 8334 |
| (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 | : | 07 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | business. |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01793169823 |
| Family's Contact No. | : | 01793169823 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.DOLE BRGUM

joined Grameen 12years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | ZOHIRUL MOTORS |
| Location | : | bus stand arecha road nagourpur tangail |
| Total Investment in BDT | : | BDT213000/- |
| Financing | : | Self BDT 143 ,000/- (from existing business 73% Required Investment BDT 70,000/- (as equity) 27% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 50 ft x 20 ft= 1000square ft |
| Security of the shop | : | 50000 |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; tayer boro tear Soto batari tubas soto tubas boro , , etc. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rent. ▪Collects goods from tangail ▪Agreed grace period is 3 months. |

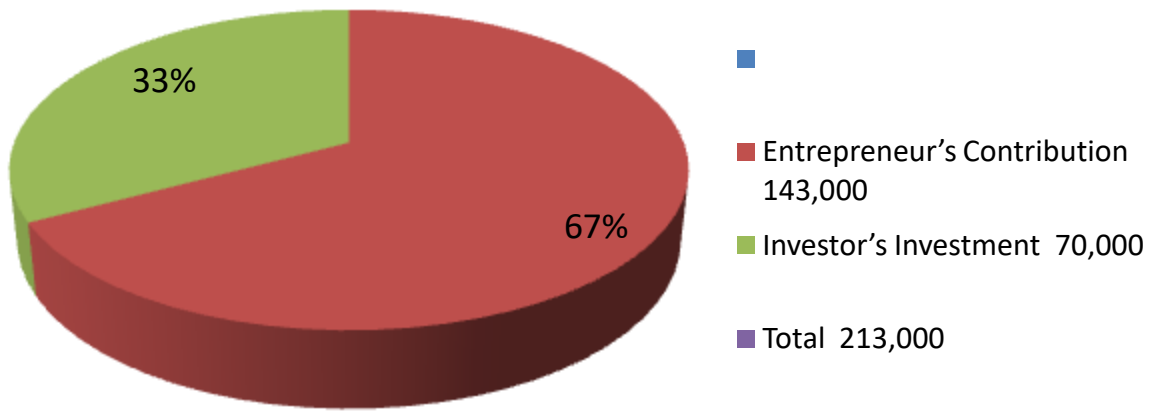
Existing Business (BDT)

BDT (TK)

| Particular | Daily | Monthly | Yearly |
|--|-------------|--------------|---------------|
| Revenue (sales) | | | |
| ; tayer boro tayer Soto batari tubas soto tubas boro , , etc. | 2733 | 82000 | 984000 |
| Total Sales (A) | 2733 | 82000 | 984000 |
| Less. Variable Expense | | | |
| ; tayer boro tayer Soto batari tubas soto tubas boro , , etc. | 0 | 65600 | 787200 |
| Total variable Expense (B) | 0 | 65600 | 787200 |
| Contribution Margin (CM) [C=(A-B)] | 0 | 16400 | 196800 |
| Less. Fixed Expense | | | |
| Rent | | 1500 | 18000 |
| Electricity Bill | | 700 | 8400 |
| Transportation | | ,500 | 6000 |
| Mobile Bill | | 300 | 3600 |
| Entertainment | | 200 | 2400 |
| Gurd | | 100 | 1200 |
| janitor | | 100 | 1200 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 8400 | 100800 |
| Net Profit (E) [C-D] | | 7500 | 96000 |

| | | | |
|--------------|--------|--------|--------|
| Tear | 80000 | 30000 | 110000 |
| tub soto | 12000 | 20000 | 32000 |
| batari | 15000 | 20000 | 35000 |
| old tayer | 36000 | | 36000 |
| | | | |
| | | | |
| | | | |
| | | | |
| Total | 143000 | 70,000 | 213000 |

Source of Finance



Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year(+5%) | 3rd year (+5%) |
|---|--------------|---------------|----------------|----------------|
| Revenue (sales) | | | | |
| shop , loosen cream face wash ,paste Howell glycerin | 82000 | 984000 | 1033200 | 1084860 |
| Total Sales (A) | 82000 | 984000 | 1033200 | 1084860 |
| Less. Variable Expense | | | | |
| shop , loosen cream face wash ,paste Howell glycerin | 65600 | 787200 | 826560 | 867888 |
| Total variable Expense (B) | 65600 | 787200 | 826560 | 867888 |
| Contribution Margin (CM) [C=(A-B) | 16400 | 196800 | 206640 | 216972 |
| Less. Fixed Expense | | | | |
| Rent | 1500 | 18000 | 18000 | 18000 |
| Electricity Bill | 700 | 8400 | 8400 | 8400 |
| Guard | 100 | 1200 | 1200 | 1200 |
| Mobile Bill | 300 | 3600 | 3800 | 3800 |
| generator | 100 | 1200 | 1200 | 1200 |
| Entertainment | 200, | 2400 | 2600 | 2600 |
| transportation | 500 | 6000 | 6000 | 6000 |
| Salary (self) | 5000 | 60,000 | 60,000 | 60,000 |

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

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|---------------|---------------|---------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 70,000 | | |
| 1.2 | Net Profit | 96000 | 105440 | 115772 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 68000 | 145440 |
| | Total Cash Inflow | 166000 | 173440 | 261212 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28000 | 28000 | 28000 |
| | Total Cash Outflow | 98000 | 28000 | 28000 |
| 3 | Net Cash Surplus | 68000 | 145440 | 233212 |

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : 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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জহুরুল মটরিস্

মোবাইল : ০১৭৯৩-১৬৯৮২





















FAMILY PICTURE

