

Proposed NU Business Name: JANNAT MOTORS



Project identification and prepared by: Md. Nasir Khan
Donbari tangail

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD: UZZAL FOKIR |
| Age | : | 24-06-19863(34 Years) |
| Education, till to date | : | Class 8 |
| Marital status | : | Married |
| Children | : | 01 Boy 01 Gril |
| No. of siblings: | : | 06 Brothers 02 Sisters |
| Address | : | Vill: Nijborni P.O: Donbari P.S:Donbari 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 | : | Most: ROKEA Begum |
| (iii) Father's name | : | MD: JANU FOKIR |
| (iv) GB member's info | : | Branch: Chalash modupur , Centre # 54 (Female), Member ID: 3744, Group No: 02 Member since: 1985 raning (32 Years) First loan: BDT 1,000Taka. |
| Further Information: | | Existing loan: 75,000 Outstanding loan: 53,060 |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | 20 years experience in running business. He has training. |
| Other Own/Family Sources of Income | : | ghavir khamar |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01713-530949 |
| Family's Contact No. | : | 01770-661714 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: ROKEA BEGUM Joined Grameen Bank Since 32 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | JANNAT MOTORS |
| Location | : | Donbari kashpara Bazar, donbari,Tangail. |
| Total Investment in BDT | : | BDT 370,000 |
| Financing | : | Self BDT 300,000(from existing business) 81% Required Investment BDT 70,000(as equity) 19% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka. |
| Proposed Salary | : | BDT 5,000 Taka. |
| Size of shop | : | 15ft x 15 ft= 300 Square ft |
| Security of the shop | : | 100,000 Taka. |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile,Gearal,Pars etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 0 Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------------|----------------|
| Revenue (sales) | | | |
| Mobile,Gearal,Pars etc. | 4,000 | 120,000 | 1440,000 |
| | | | |
| Total Sales (A) | 4,000 | 120,000 | 1440,000 |
| Less. Variable Expense | | | |
| Mobile,Gearal,Pars etc. | | | |
| | 3,200 | 96,000 | 1152,000 |
| | | | |
| Total variable Expense (B) | 3,200 | 96,000 | 1152,000 |
| Contribution Margin (CM) [C=(A-B)] | 800 | 24,000 | 288,000 |
| Less. Fixed Expense | | | |
| Rent | | 1,500 | 18,000 |
| Electricity Bill | | 2,000 | 24,000 |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staff) | | 0 | 0 |
| Transportation | | 1,000 | 12,000 |
| Entertainment | | 500 | 6,000 |
| Genaretor | | 3,000 | 36,000 |
| Bank service Charge | | 0 | 0 |
| Total fixed Cost (D) | | 13,300 | 159,600 |
| Net Profit (E) [C-D] | | 10,700 | 128,400 |

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd year |
|--|-------|---------------|----------------|----------------|
| Revenue (sales) | | | | |
| Mobile,Gearal,Pars etc. | 4,500 | 135,000 | 1620,000 | 1701,000 |
| Total Sales (A) | 4,500 | 135,000 | 1620,000 | 1701,000 |
| Less. Variable Expense | | | | |
| Mobile,Gearal,Pars etc. | | | | |
| | 3,600 | 108,000 | 1296,000 | 1360,800 |
| Total variable Expense(B) | 3,600 | 108,000 | 1296,000 | 1360,800 |
| Contribution Margin (CM) [C=(A-B) | 900 | 27,000 | 324,000 | 340,200 |
| Less. Fixed Expense | | | | |
| Rent | | 1,500 | 18,000 | 18,000 |
| Electricity Bill | | 2,000 | 24,000 | 24,000 |
| Mobile Bill | | 300 | 3,600 | 3,600 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Transportation | | 1,500 | 18,000 | 20,000 |
| Entertainment | | 500 | 6,000 | 6,000 |
| Genaretor | | 3,200 | 38,400 | 39,000 |
| Salary(staff) | | 0 | 0 | 0 |
| Total Fixed Cost | | 14,000 | 168,000 | 170,600 |
| Net Profit (E) [C-D) | | 13,000 | 156,000 | 169,600 |
| Investment Payback | | | 42,000 | 42,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 70,000 | |
| 1.2 | Net Profit | 156,000 | 169,600 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 114,000 |
| | Total Cash Inflow | 226,000 | 283,600 |
| 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) | 42,000 | 42,000 |
| | Total Cash Outflow | 112,000 | 42,000 |
| 3 | Net Cash Surplus | 114,000 | 241,600 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 20 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

















FAMILY PICTURE

