Proposed NU Business Name: SOHA MOTORS & MOTOR CHAIKEL SERVISING CENTER



Project identification and prepared by: Md. Answar Ali, Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. ABUL ZAHID RUBEL			
Age		05-05-1990(27 Years)			
Education, till to date	:	Class 10			
Marital status		Married			
Children	:	01 Doughter,			
No. of siblings:		01 Brother,01 Sister			
Address		Vill: Sahdal pur, P.O : Vaighat, P.S: Dhanbari, Dist: Tangail			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	::	Mother Father MOST. JAHURA KHATUN DEAD, SHASER ALI Branch: vaighat, Centre # 06 (Female), Member ID: 1186, Group No: 01 Member since: 05-08-2004 (10Years) First Ioan: 5,000 taka. Existing Ioan: 10,000 taka			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	Outstanding loan: nil Father No No 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	:	10 years experience in running business.
Training Info	:	He has 05 year training.
Other Own/Family Sources of Income		None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0171710400423
Mother's Contact No.	:	no
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DEAD, SHASER ALI 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 business.

Proposed Nobin Udyokta Business Info					
Business Name	:	SOHA MOTORS & MOTOR CHAIKEL SERVISING CENTER			
Location	:	Vaighat Bazar, Dhanbari, Tangail.			
Total Investment in BDT	:	BDT : 147500			
Financing	:	Self BDT 97500 (from existing business) % Required Investment BDT 50,000(as equity) %			
Present salary/drawings from business (estimates)	•	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	16 ft x 08 ft= 128 square ft			
Security of the shop	:	15,000			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc. The business is operating by entrepreneur. Existing no employee. The business is Own. Collects goods from Modhupur, Agreed grace period is 3 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
mobil, tayar,tube etc.	2,500	75,000	900000			
Total Sales (A)	2,500	75,000	900000			
Less. Variable Expense						
mobil, tayar,tube etc.	2,000	60,000	720000			
Total variable Expense (B)	2,000	60,000	720000			
Contribution Margin (CM) [C=(A-B)	500	15,000	180000			
Less. Fixed Expense						
Rent		600	7,200			
Electricity Bill		250	3,000			
Transportation		200	2400			
Salary (self)		5000	60,000			
Salary (staff)		0	0			
Entertainment		300	3,600			
Guard		100	1200			
Generator		200	2400			
Mobile Bill		300	3600			
Total fixed Cost (D)		6,950	83,400			
Net Profit (E) [C-D)		8,050	96,600			

	Investment Breakdown						
	Proposed						
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	Proposed
mobil	9	430	3870	10	430	4300	8170
tayar	3	1700	5100	3	1700	5100	10200
tube	3	250	750	3	250	750	1500
cabol	8	150	1200	3	150	450	1650
compogar	1	10000	10000		10000	0	10000
motor	1	10000	10000	2	10000	20000	30000
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
others			50000			19400	69400
security			15,000				15000
Total			97500			50000	147500

Source of Finance

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
mobil, tayar,tube etc.	2,800	84,000	1008000	1058400	
Total Salas (A)	2 800	84.000	1,008,000	1058400	
Total Sales (A)	2,800	84,000	1,008,000	1058400	
Less. Variable Expense					
mobil, tayar,tube etc.	2240	67,200	806,400	846720	
Total variable Expense (B)	2240	67,200	806,400	846720	
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211680	
Less. Fixed Expense					
Rent		600	7200	7,200	
Electricity Bill		350	4200	4,800	
Transportation		400	4,800	5,800	
Salary (self)		5000	60000	60,000	
Salary (self)		0	0	0	
Entertainment		400	4,800	5,400	
Guard		100	1200	1,200	
Generator		200	2400	2,400	
Mobile Bill		400	4800	5,500	
		0	0		
Total Fixed Cost		7,450	89,400	92,300	
Net Profit (E) =[C-D)]		9,350	112,200	119,380	
Investment Payback			30000	30,000	

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
	Cash Inflow		(221)
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	112,200	119,380
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		82,200
	Total Cash Inflow	162,200	201,580
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	82,200	171,580



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 05 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

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

THREATS

Theft Fire Political unrest Pictures











FAMILY PICTURE

