Rakib Auto Rickshaw Garage



Project by- Md Milon Mia

Identified by- Md. Moslim Uddin Verified by- Sanwor Hossain

Bhairab Unit
Area 4
GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Md. Milon Mia
Age	:	34 Years (February, 1983)
Marital status	:	Marriad
Children	:	03 Son
No. of siblings:	:	03 Brothers 04 Sister
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 MTS Hazera Md Shiraj Mia Branch: Shumvopur Centre : 5/M Group no : 07 Loanee no.:1288/1 Member since:2010-2017 First loan:5000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF	:	Existing loan: N/A N/A N/A N/A N/A
Education	:	Class 8

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Auto Rickshaw Business
Initial Investment	:	100000
Trade License		3774
Business Experience And Training Info	:	20 Years
Other Own/Family Sources of Income	:	Brothers Are Businessman
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01736773235
NU Project Source/Reference	:	GT- Bhairab Unit.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2010-2017 (7 years). At first She took 5000 taka from GB. GB Borrower invested GB Loan in her sons business work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rakib Auto Rickshaw Garage
Address/ Location	:	Shumvopur, Bhairab, Kishorjonj.
Total Investment in BDT	:	300000
Financing	:	Self BDT-250000 /-(from existing business) 83% Required Investment BDT- 50000 /-(as equity) 17%
Present salary/drawings from business (estimates)	-	9000
Proposed Salary		9000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	:	25% 25% 01 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Items- Decoration 5000 Auto rickshaw 2,00,000 Battery (Charger) 45, 000	25,0000		25,0000
Proposed items: Items- Auto Rickshaw 50,000		50000	50,000
Total Capital	250000	50000	300000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items				
Product name	Unit (Quantity)	Amount		
Charger Rickshaw	16 (Pitch)	2,00,000		
Battery (charger)	5 pitch)	45000		
Total Present Stock		2,45,000		

Proposed items				
Product Name	Unit (Quantity)	Amount		
Charger Rickshaw	03	50000		
Total Proposed items				

INFO ON EXISTING BUSINESS OPERATIONS

	Daily	ting Business (I Monthly	BDT) Yearly
Particulars Particulars	-	-	-
Sales (A)	1500	45000	540000
Less: Cost of sales (B)	1225	22500	270000
Profit (C) [C=(A-B)]	375	22500	270000
Less: Operating Costs			
Electricity bill		4000	48000
Night guard bill		150	1800
Generator Bill		300	3600
Mobile bill		500	6000
Present salary/Drawings- self		9000	108000
Others (fees, Entertainment, TL renewal)		1000	12000
Non Cash Item:			
Depreciation Expenses		1866	22400
Total Operating Cost (F)		16816	201792
Net Profit (E-F):		4184	50208

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1 (BD1	-)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	1500	45000	540000	1600	48000	576000
Less: Cost of Sale (B)	1225	22500	270000	1200	24000	288000
Profit (A-B)=(C)	375	22500	270000	400	24000	288000
Less: Operating Costs						
Electricity bill		4100	49200		4200	50400
Night guard bill		200	2400		250	3000
Generator Bill		350	4200		400	4800
Mobile bill		550	6600		600	7200
Present salary/Drawings- self		9000	108000		9000	108000
Others (fees, Entertainment, TL renewal)		1000	12000		1000	12000
Non Cash Item:						
Depreciation Expenses		1866	22400		1866	22400
Total Operating Cost		17066	204792		17316	20792
Net Profit (C-D) = (E)		5434	65208		6684	80208
GT payback		28000			28000	
Retained Income:		37208			52208	

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	37208	80208
1.3	Depreciation (Non cash item)	22400	22400
1.4	Opening Balance of Cash Surplus		47608
	Total Cash Inflow	129608	150216
2.0	Cash Outflow		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	98000	30000
3.0	Net Cash Surplus	47608	110216

SWOT ANALYSIS

STRENGTH

- Skilled and experienced
- Relationship with GB
- Good communicational Skill
- Well known businessman

WEAKNESS

Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft



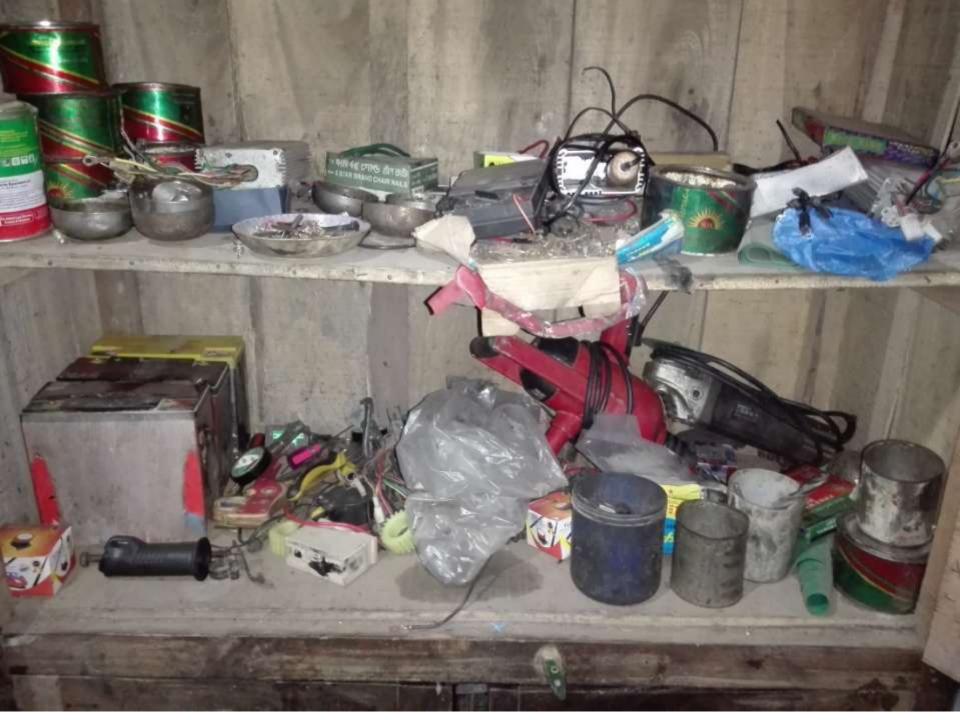














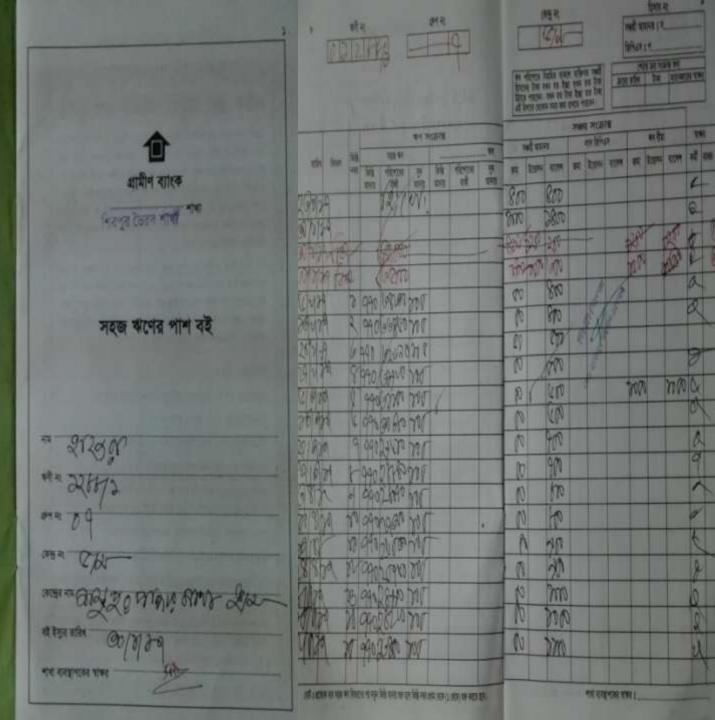




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নাম: মোছাঃ হাজেরা

Name: MST. HAZERA

স্বামী: মৃত মোঃ সিরাজ মিয়া

মাতা: লাল বানু

Date of Birth: 08 Mar 1948

ID NO: 4811171619747

ত্রত কাডাত গণপ্রজাতপ্রা বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অধ্ কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো ঠিকানা: বাসা/হোল্ডিং: , গ্রাম/রাস্তা: শন্তুপুর (পূর্ব পাড়া), শিবপুর, ভাক্মর: শন্তুপুর নেছারিয়া মাদ্রাসা - ২৩৫০, ভৈরব, কিশোরগঞ্জ



প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৩/০৮/২০০৮



Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মিলন মিয়া

Name: MILON MIA

পিতা: মৃত সিরাজ মিয়া

মাতা: মোছাঃ হাজেরা বেগম

Date of Birth: Feb 1983

ID NO: 4811171619753

এই কার্ডটি গণপ্রজাতপ্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোষাও পাওয়া গেলে নিকটছ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: শন্তুপুর পূর্বপাড়া, শিবপুর, ডাকঘর: শন্তুপুর নেছারিয়া মাদ্রাসা -২৩৫০, ভৈরব, কিশোরগঞ





ভৈরব পোরসভা কার্যালয়

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ভৈরব, কিশোরগঞ্জ, বাংলাদেশ ফোন : ৯৪ ৭০৪৮৩ ফ্যাক্স : ৯৪ ৭০৬২৩ ই-মেইল : mayor_bp@yahoo.com



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