Mayer Doya Garage



Project by- Abdun Noor

Identified by-Md. Abubakar Siddiq Verified by- Md. Altaf Hossain Brahmanbaria Unit Area 4 GRAMEEN TRUST

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

Name	-	Abdun Noor
Age	-	07 October,1996(21 Years)
Marital status	-	Unmarried
Children	•	N/A
No. of siblings:	-	03 Brothers, 01 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 Further Information: (v) Who pays GB loan installment		Mother √ Father Baby Begum Basir Miah Branch: North Suhilpur, B-baria Centre: 10/m, Group no : 03 Loanee no.1298/1, Member since: 2008 First Ioan:5,000 Existing Ioan:30,000, Outstanding:21,420 NU
(vi) Mobile lady	•	N/A
(vii) Grameen Education Loan	•	N/A N/A
(viii)Any other loan like GCCN, GKF	•	
Education	:	HSC

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

Present Occupation	:	Garage Business
Initial Investment	:	150,000(Father)
Trade License		104(2017-2018)
Business Experience And Training Info	:	03 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01941-442920
NU Project Source/Reference	:	GT- Brahmanbaria Unit



NU's mother has been a member of Grameen Bank since 2008(12 years). At first She took 5,000 taka from GB. GB Borrower invested GB Loan in business for expansion. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mayer Doya Garage
Address/ Location	:	Suhilpur Bazar, Brahmanbaria Sadar, Brahmanbaria
Total Investment in BDT	:	4,26000
Financing	:	Self BDT- 3,76,000/- (from existing business)88 % Required Investment BDT- 50,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	6,000
Proposed Salary		7,000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	:	40% 40% 01 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different cates	gories:	(1)	(2)	(1+2)
Present Stock Items:				
1.Rickshaw – (5*40,000)	2,00,000			
2. Rickshaw Charger - (45*500)	22,000			
3. Fan -	1,800	3,76,000		3,76,000
4.Light -	1,000			
5.Furniture-	1,200			
6.Agreement-	1,50,000			
Proposed items:				
1.Rickshaw Charger	10,000			
2.Tair-	10,000			
3.Tube-	3,000		50,000	50,000
4.Bearing-	6,000			
5.Footcover-	10,000			
6.Ring-	11,000			
Total Capital		3,76,000	50,000	4,26,000



Present Stock items

Product name	Unit (Quantity)	Amount
1.Rickshaw	5 pies	2,00,000
2. Rickshaw Charger -	45 pies	22,000
3. Fan -	1 pies	1,800
4.Light -	2 pies	1,000
5.Furniture-		1,200
6.Agreement-		1,50,000
Total Present Stock		3,76,000

Proposed items					
Product Name	Unit	Amount			
1. Rickshaw Charger –	20 pieces	10,000			
2.Tair-	20 pieces	10,000			
3.Tube-	20pieces	3,000			
4.Bearing-	50pieces	6,000			
5.Footcover-	20pieces	10,000			
6.Ring-	25pieces	11,000			
Total Proposed Stock		50,000			

INFO ON EXISTING BUSINESS OPERATIONS

	Exis	Existing Business (BDT)		
Particulars	Daily	Monthly	Yearly	
Sales (A)	3,000	90,000	1,080,000	
Less: Cost of sales (B)	1,800	54,000	648,000	
Gross Profit 40% E=(C+D)	1,200	36,000	432,000	
Less: Operating Costs				
Electricity bill		12,000	144,000	
Night grad bill		200	2,400	
Generator bill				
Shop Rent		4,500	54,000	
Mobile bill		100	1,200	
Present salary/Drawings- self		6,000	72,000	
Present salary/ Drawing –Staff-2		10,000	1,20,000	
Conveyance or Transport]		100	1,200	
Others (fees, Entertainment, TL renew)		100	1,200	
Non Cash Item:				
Depreciation Expenses(1,200*10%)		10	120	
Total Operating Cost (F)		33,010	396,120	
Net Profit (E-F):		2,990	35,880	

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1 (BDT)		Year 2 (BDT)		
i articulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,500	105,000	1,260,000	4,000	120,000	1,440,000
Less: Cost of Sale (B)	2,100	63,000	756,000	2,400	72,000	864,000
Gross Profit E=(C+D)	1,400	42,000	504,000	1,600	48,000	576,000
Less: Operating Costs						
Electricity bill		13,000	156,000		14,000	168,000
Night grad bill		250	3,000		300	3,600
Generator bill						
Shop Rent		4,500	54,000		4,500	54,000
Mobile bill		200	2,400		300	3,600
Present salary/Drawings- self		7,000	84,000		7,500	90,000
Present salary/ Drawing –Staff		10,500	1,26,000		11,000	1,32,000
Conveyance or Transport		200	2,400		300	3,600
Others (fees, Entertainment, TL renew)		200	2,400		300	3,600
Non Cash Item:						
Depreciation Expenses		10	120		10	120
Total Operating Cost		35,860	430,320		37,910	454,920
Net Profit (C-D) = (E)		6,140	73,680		10,090	121,080
GT payback			30,000			30,000
Retained Income:		43,680			91,080	

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	50,000	
1.2	Net Profit	73,680	121,080
1.3	Depreciation (Non cash item)	120	120
1.4	Opening Balance of Cash Surplus		22380
	Total Cash Inflow	123,800	143580
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan	21420	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	101420	30,000
3.0	Net Cash Surplus	22380	113580

SWOT ANALYSIS

 Screense Skilled and experience Relationship with GB Demand from Locality Good communicational Skill Well known businessman 	WEAKNESS Less Stock
OPPORTUNITIE More Employment opportunity Expansion of business 	THREATS Competitors Theft Fire



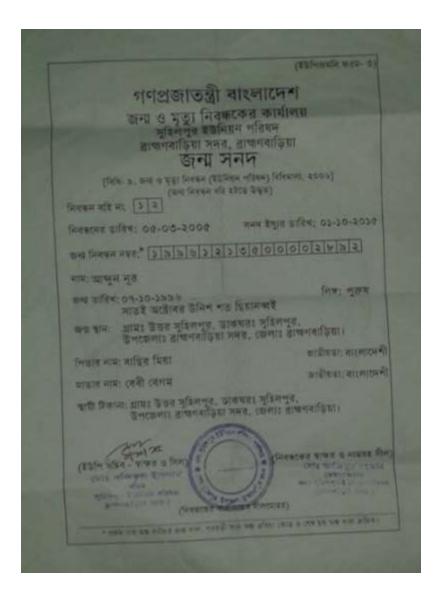






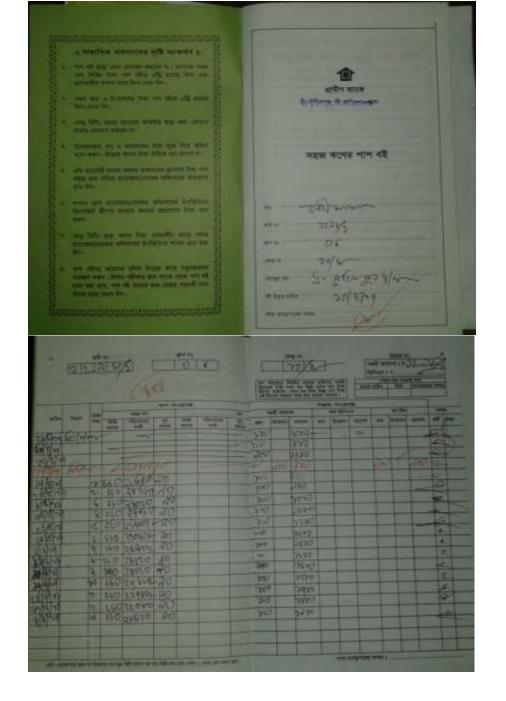








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মান করা পাঁচ। পারা পার মানুহাপুর ভিটার বিবিশ্বনিটি ও মানুহ উমার পালের মানেশে মানেশের পাঁজি পাছে।

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হেলা। প্রাকাশ্বয়িয়া সময়, উপরেলা। প্রাকাদায়িয়া, যৌজাঃ সম্পন্তুর, বুলিয়া-নিলেট বাই হয়ে রোভের প্রায়ম পার্বে রায়ীশ বাছের সংগত্র পর্যিয় পার্বে ফর্নাছর : বাইন ইদিন যাবদন :

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