

Proposed NU Business Name: **M/S BHUIYA MOTORS**



Project identification and prepared by: MD MOFAZZAL HOSEN
Elanga Unit, Tangail

Project verified by: Md Abu bakkar siddik



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HABIBUR RAHAMAN
Age	:	01-01-1991 (28 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	03 Brother & 01 Sisters
Address	:	Vill: TUNI PARAi P.O: MOGRA, P.S: KALIHATI, 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 FATEMA BEGUM
(iii) Father's name	:	Md. FOZLUL HOUQUE
(iv) GB member's info	:	Branch: TUNI MOGRA, Centre #56(Female), Member ID: 1510, Group No: 01 Member since: 13-09-2015 (04Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 9794/-, Outstanding loan: Nill
(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	:	09 years experience in running business. He has 09years training .
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Rent CNG
Entrepreneur Contact No.	:	01740-584533
Mother's Contact No.	:	01705-732054
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST FATEMA BEGUM joined Grameen Bank since 04 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Dairy Farm business.

Proposed Nobin Udyokta Business Info

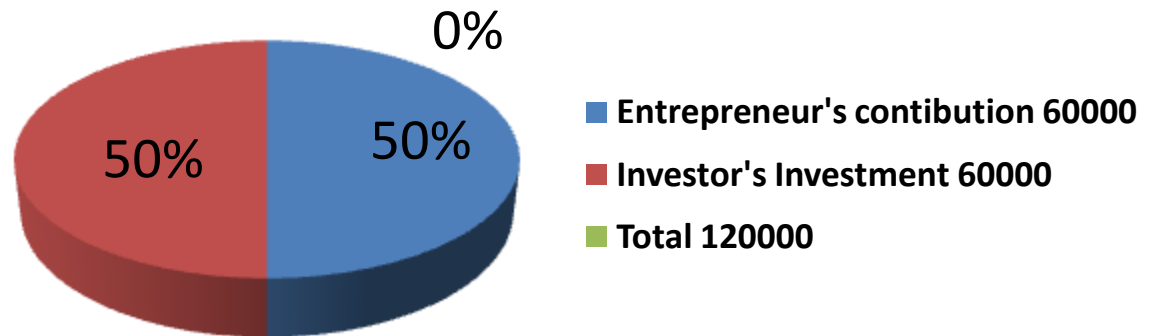
Business Name	:	M/S BHUIYA MOTORS
Location	:	Mogra bazar , kalihati tangail.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 60,000/-(from existing business) 50% Required Investment BDT 60,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	09 ft x 16 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods;▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Motorcyle Parts	2,000	60,000	720,000
Servicing	200	6,000	72,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Motorcyle Parts	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Graud Bill		100	1,200
Generator Bill		0	0
Mobile Bill		100	1,200
Total fixed Cost (D)		7,700	92,400
Net Profit (E) [C-D]		10,300	123,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Mobil	24	405	9720	Mobil	50	405	20,250	29,970
Brek show	11	250	2750	Brek show	20	250	5,000	7,750
Tube	16	220	3520	Tube	16	220	3,520	7,040
Chaka	0	1800	0	Chaka	2	1800	3,600	3,600
Cable	35	230	8050	Cable	35	230	8,050	16,100
Horn	4	170	680	Horn	15	170	2,550	3,230
Signal Light	5	220	1100	Signal Light	5	220	1,100	2,200
Chain	2	1600	3200	Chain	2	1600	3,200	6,400
Win Set	2	1300	2600	Win Set	2	1300	2,600	5,200
Others			8380	Others		0	10,130	18,510
Security of Shop								0
Machinaries			20000					20,000
Total			60,000				60,000	120,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Motorcyle Parts	2,500	75,000	900,000	945,000
Servicing	300	9,000	108,000	113,400
Total Sales (A)	2,800	84,000	1,008,000	1,058,400
Less. Variable Expense				
Motorcyle Parts	2,000	60,000	720,000	756,000
Total variable Expense (B)	2,000	60,000	720,000	756,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity Bill		220	2,640	2,772
Transportation		330	3,960	4,158
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		550	6,600	6,930
Graud Bill		110	1,320	1,386
Generator Bill		0	0	0
Mobile Bill		105	1,260	1,323
Non Cash Item				
Depreciation		333	4,000	4,000
Total Fixed Cost		8,148	97,780	98,569
Net Profit (E) [C-D]		15,852	190,220	203,831
Investment Payback			36,000	36,000

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	60,000	
1.2	Net Profit	190,220	203,831
1.3	Depreciation (Non cash item)	4,000	4,000
1.4	Opening Balance of Cash Surplus		158,220
	Total Cash Inflow	254,220	366,051
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	158,220	330,051

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 8 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









