

Proposed NU Business Name: **M/s Toa Motors**



Project identification and prepared By Shahadat Hossasin
Dhonbari,Tangail

Project verified by: Md. Mozaharun Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Rajeeb Ahammed
Age	:	01/6/1986(30 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: BaniChandra Bari P.O Dhon Bari:, P.S: Dhon Bari 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	:	Ms. Rashida Begum
(iii) Father's name	:	Late. A. Aziz
(iv) GB member's info	:	Branch :Chalash Modhupur ,Centre #2/(Female), Member ID: 1496, Group No:6 Member since:2010-2017(7years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 65,000, Outstanding loan:31300
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	5 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748702642
Mother's Contact No.	:	01754450790
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd, Dhonbari.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms. Rashida Begum joined Grameen Bank since 5 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	:	:M/S Toa Motors
Location	:	Dhonbari Bus Stand
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150000/-(from existing business) 62% Required Investment BDT 70,000/-(as equity)32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10ft=200square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Furniture Items.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is Rented▪Collects goods from Dhaka▪Agreed grace period is 3 months.

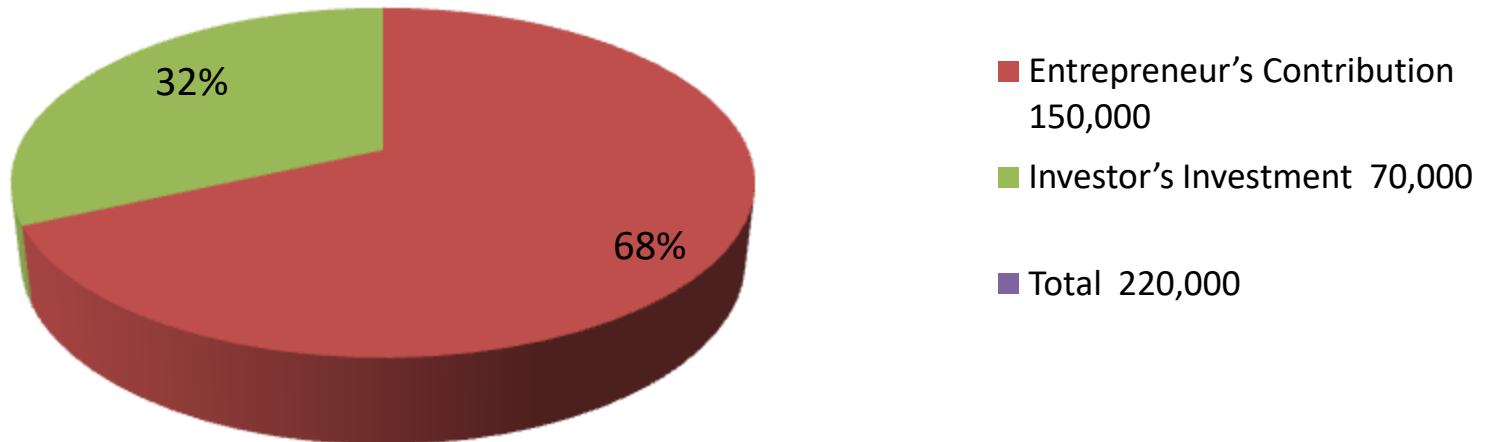
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Motor Item	8000	240000	2880000
Total Sales (A)	8000	240000	2880000
Less. Variable Expense			
Motor Item	7200	216000	2592000
Total variable Expense (B)	7200	216000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less. Fixed Expense			0
Rent		1500	18000
Electric Bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		7000	84000
Guard		50	600
Entertainment		600	7200
Generator		0	0
Mobile		200	2400
Total fixed Cost (D)		15050	180600
Net Profit (E) [C-D]		8950	107400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Battery Water			3250	100	400	30000	33200
Mobil Con			60000	80	500	40000	100000
Mobil daron			25000				25000
Gas Cilinder			20000				20000
Security			30000				30000
Total			150000			70000	220000

Source of Finance



Financial Projection

Particular	Daily		Monthly	1st Year	2nd Year
Revenue (sales)					
Motor Item	10000	300000	3600000	3780000	3969000
Total Sales (A)	10000	300000	3600000	3780000	3969000
Less. Variable Expense					
Motor Item	9000	270000	3240000	3402000	3572100
Total variable Expense (B)	9000	270000	3240000	3402000	3572100
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		1500	18000	18900	19845
Electric Bill		300	3600	3780	3780
Transportation		600	7200	7560	7560
Salary (self)		5000	60000	63000	63000
Salary(staff)		7000	84000	88200	88200
Guard			0	0	0
Generator			0	0	0
Entertainment		700	8400	8820	8820
Security					
Mobile		500	6000	6300	6300
Total fixed Expenses		15600	187200	196560	197505
Net Profit (E) [C-D]		14400	172800	181440	199395
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 2 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70000		
1.2	Net Profit	172800	181440	199395
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		144800	298240
	Total Cash Inflow	242800	326240	497635
2	Cash Outflow			
2.1	Purchase of Product	70000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
3	Total Cash Outflow	98000	28000	28000
	Net Surplus	144800	298240	469635

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 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









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FAMILY PICTURE

