

Proposed NU Business Name: **EMON MOTORS**



Project identification and prepared by: Md. Nazim Uddin
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ISMAIL MIAH
Age	:	07-05-1982(34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	03 Brothers & 01 Sister
Address	:	Vill: Vanga Dola Para, P.O: Choudori vanga Put , P.S: Nagorpur, Dist: Tangail.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SHUFIA BEGUM
(iii) Father's name	:	MD. BORKOT ALI
(iv) GB member's info	:	Branch: Shobotpur, Centre # 34(Female), Member ID: 4805, Group No: 08 Member since: 29-01-02-2002 (14 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :29,024/-
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-572953
Mother's Contact No.	:	01715-824118
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHUFIA BEGUM joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultrue.

Proposed Nobin Udyokta Business Info

Business Name	:	EMON MOTORS
Location	:	Main Road Puraton Baby Stand, Nagorpur
Total Investment in BDT	:	BDT 1,86,000/-
Financing	:	Self BDT 1,26,000/-(from existing business) 68% Required Investment BDT 60,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from Tangail▪The Shop is rented▪Agreed grace period is 3 months.

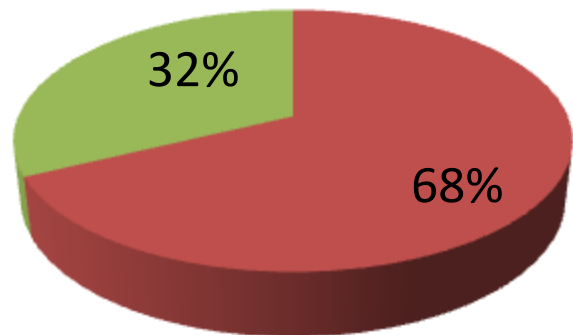
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Mobil,Cable,Head light,chain set,ETC	1500	45000	540000
Service	200	6000	72000
Total Sales(A)	1700	51000	612000
Less Variable Expense (B)			0
Mobil,Cable,Head light,chain set,ETC	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		600	7200
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		100	1200
Generator		100	1200
Mobil Bill		200	2400
Total Fixed Cost (D)		6600	79200
Net Profit (E)= [C-D]		8400	100800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobil	80	400	32000	75	400	30000	62000
Cable	60	100	6000				6000
Head light	15	300	4500	50	300	15000	19500
Looking Glass	8	350	20000				20000
Chain Set	5	700	4500	10	700	7000	11500
Batarry	8	600	4800				4800
Security			50000				
Others			4200			8000	12200
Total	36		126000	135		60,000	186,000

Source of Finance



- Entrepreneur's Contribution
126,000
- Investor's Investment 60,000
- Total 186,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobil,Cable,Head light,chain set,ETC	2300	69000	828000	869400	912870
Service	200	6000	72000	75600	79380
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Mobil,Cable,Head light,chain set,ETC	1840	55200	662400	695520	730296
Total Variable Expense	1840	55200	662400	695520	730296
Contributon Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less Fixed Expense					
Rent		600	7200	7200	7200
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	28800	345600
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6600	79200	106000	423200
Net Profit (E)= [C-D]		13200	158400	166320	174636
Investment Pay Back			24000	24000	24000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	158,400	166320	174636
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	218,400	194,320	277,136
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







Optt
Lubricants

NATIONAL-1

SOIL

Mobil
Super 2T

Optt Lubricants

NS

Optt Lubricants



SHRI SURESH KUMAR
PTT
LUBRICANTS

Mobil
Super 47

NATIONAL-1

STAY
GHI

SOI

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पेट्रो ब्रान्ड
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FAMILY PICTURE

