

## Proposed NU Business Name: **MUNARUL AUTOS**



Project identification and prepared by: Md. Sahabuddin ,  
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. MUNARUL ISLAM</b>
Age	:	18-09-1993 (24 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers, 01 Sister
Address	:	Vill: Tangon, P.O: Hatra , P.S: Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. SOBIJAN</b>
(iii) Father's name	:	<b>MD. ABDUR RASHID</b>
(iv) GB member's info	:	Branch: Rayghati, Mohanpura Centre 22 (Female), Member ID: 7564/2, Group No: 09 Member since: 11-02-2010 (7Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 54,000 Outstanding loan: 49,512/=
(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	:	Four years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-450511
Mother's Contact No.	:	01709-694016
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SOBIJAN** joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MUNARUL OTOS</b>
Location	:	Kamarpara Bazar, Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft x 10 ft = 300 sft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Parch item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Proposed Nobin Udyokta Business Info

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
ParchItem	1,000	30,000	3,60,000
Sarvesing From Incom	400	12,000	1,44,000
<b>Total Sales (A)</b>	1,000	30,000	3,60,000
<b>Less. Variable Expense</b>			
Parch Item	800	24,000	2,88,000
<b>Total variable Expense (B)</b>	800	24,000	2,88,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18,000	2,16,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)			
Guard		100	1,200
Transportation		1,000	12,000
Entertainment		300	3,600
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit</b>		<b>11,000</b>	<b>1,32,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cycl Tayer	15	450	6,750	30	450	13,500	20,250
Ring	20	400	8,000	90	400	36,000	44,000
Frem	5	600	3,000	-	-	-	3,000
Frog	5	400	2,000	-	-	-	2,000
Others Item	-	-	20,000	-	-	500	20,500
<b>Total</b>	<b>45</b>		<b>40,000</b>	<b>120</b>		<b>50,000</b>	<b>90,000</b>

## Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Telicom Item	2000	60,000	7,20,000	7,56,000	7,93,800
Sarvising From	500	15,000	1,80,000	1,89,000	1,97,450
<b>Total Sales (A)</b>	2000	60,000	7,20,000	7,56,000	7,93,800
Less. Variable Expense					
Otos tem	1600	48,000	5,76,000	6,04,000	6,35,040
<b>Total variable Expense (B)</b>	1600	48,000	5,76,000	6,04,000	6,35,040
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent					
Electricity Bill		400	4,800	5,000	5,500
Mobile Bill		400	4,800	5,000	5,500
Salary (self)		5,000	60,000	60,000	60,000
Gard Bill		100	1,200	1,200	1,200
Transportation		1,500	18,000	20,000	23,000
Entertainment		500	6,000	6,500	7,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>8,000</b>	<b>96,000</b>	<b>98,000</b>	<b>1,03,400</b>
<b>Net Profit (E) [C-D]</b>		<b>19,000</b>	<b>2,28,000</b>	<b>2,41,300</b>	<b>2,53,810</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,28,000	2,41,300	2,53,810
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,08,000	4,29,300
	<b>Total Cash Inflow</b>	<b>2,78,000</b>	<b>4,49,300</b>	<b>6,83,100</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>2,08,000</b>	<b>4,29,300</b>	<b>6,63,100</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill :04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

# মুনাক্কল আটোজ

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মোবাইল:- ০১৭১৭-৪৫০৫১১, ০১৯২৫-৩৪১২১১



কামারপাড়া বাজার, মোহনপুর, রাজশাহী।

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# FAMILY PICTURE

