

Proposed NU Business Name: **MA MONOWARA MOTORS**



Project identification and prepared by: Md Nasir Uddin Sheikh,
Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ALAMGIR HOSSIAN
Age	:	01-01-1989 (28 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	0 Brother & 4 Sisters
Address	:	Vill: Poschim Debpur, P.O: Amzad Hat. P.S: Chagolnaiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOWARA BEGUM
(iii) Father's name	:	SOBIR AHAMMAD
(iv) GB member's info	:	Branch: Mohamaya, Centre # 66 (Female), Member ID: 9725, Group No: 04 Member since: 03-03-2011 (06 Years) First loan: BDT 5,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 10,000/-
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817-311352
Family's Contact No.	:	01857-099132
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA MONOWARA MOTORS
Location	:	Chandgazi College road, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000/- (from existing business) 71% Required Investment BDT 60,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; motors item etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

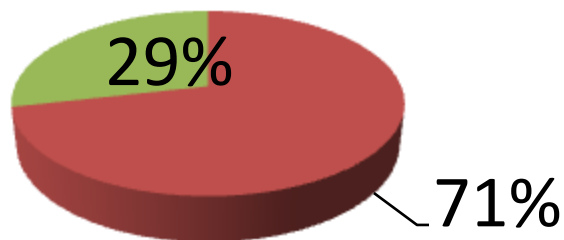
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Motors Item	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Motors Item	60,000	720,000
Total variable Expense (B)	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	20,000	240,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Rent	2,000	24,000
Transportation	300	3,600
Salary (staff)	5,000	60,000
Total fixed Cost (D)	13,300	159,600
Net Profit (E) [C-D]	6,700	80,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobil	20	350	7,000	20	350	7,000	14,000
RR	10	1200	12,000	10	1200	12,000	24,000
CIV	10	1050	10,500	10	1050	10,500	21,000
Coil	10	600	6,000	10	600	6,000	12,000
Ammichar	4	950	3,800	4	950	3,800	7,600
plan	15	280	4,200	15	280	4,200	8,400
Piston	60	320	19,200	50	320	16,000	35,200
wheel	100	250	25,000	0	0	0	25,000
Others	1	12300	12,300	1	500	500	12,800
Security	1	50000	50,000	0	0	0	50,000
Total	231		150,000	120		60,000	210,000

Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 60,000

■ Total 210,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Motors Item	100,000	1,200,000	1,260,000	1,323,000
Total Sales (A)	100,000	1,200,000	1,260,000	1,323,000
Less. Variable Expense				
Motors Item	75,000	900,000	945,000	992,250
Total variable Expense (B)	75,000	900,000	945,000	992,250
Contribution Margin (CM) [C=(A-B)]	25,000	300,000	315,000	330,750
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	8,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	3,000	3,500
Rent	2,000	24,000	24,000	24,000
Transportation	400	4,800	5,500	6,000
Salary (staff)	5,000	60,000	60,000	60,000
Total Fixed Cost	13,500	162,000	165,000	167,500
Net Profit (E) [C-D]	11,500	138,000	150,000	163,250
Investment Payback		24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	138,000	150,000	163,250
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		114,000	240,000
	Total Cash Inflow	198,000	264,000	403,250
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	114,000	240,000	379,250

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

N.W./G.W.: 65/69 KG
DIMENSION: 78.5X40X28CM

ORGANIC
tag point





N.W./G.W.: 65/69 KG
DIMENSION: 78.5X46X28CM

ORGANIC
Gaija point



ORGANIC
COMPOST

ONE







মা মনোয়ারা মটরস



সর্বশ্রেষ্ঠ মানের গাড়ি ও মোটরস বিক্রি ও মেরামত।

ও ফুর্কি বিক্রি করে দায় এবং পেমেন্ট ও ডিলেট পাওয়া যায়।

মনুরহাট, ছাগলনাইয়া,
যোগাযোগ
০১৮১৭-৩১



FAMILY PICTURE

