

Proposed NU Business Name: **MUKTA MOTORS WORKS**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOHIDUL ISLAM
Age	:	01-03-1988 (29 Years)
Education, till to date	:	Class -8
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brother & 3 Sister
Address	:	Vill: Fulbari , P.O: Dhopapara , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. JORINA BEGOM
(iii) Father's name	:	LATE . NAJIM UDDIN
(iv) GB member's info	:	Branch: Zeupara , Puthia , Centre # 54 (Female), Member ID: 9653, Group No: 08 Member since: 2010 to (07Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-337734
Brother's Contact No.	:	01712-685001
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JORINA BEGUM joined Grameen Bank since 07 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	:	MOKTA MOTORS WORKS
Location	:	Dhopapara bajar , Puthai , Rajshahi .
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 80,000/-(from existing business) 67 % Required Investment BDT 40,000/-(as equity) 33 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 20 ft= 240 square ft
Security of the shop	:	BDT -30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

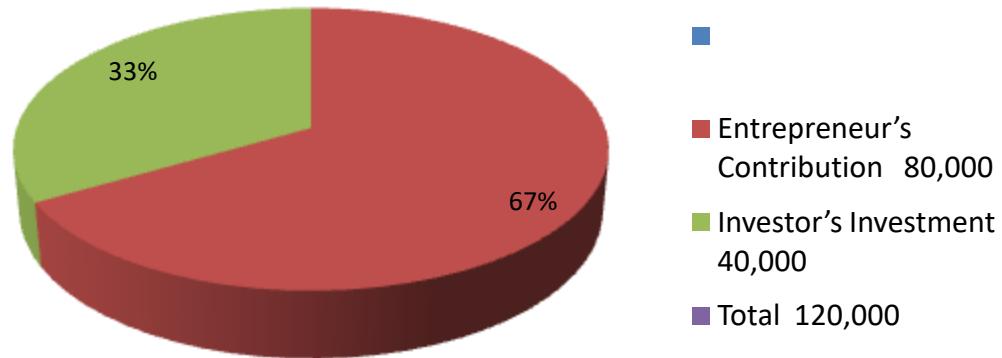
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronic Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Electronic Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		120	1,440
Mobile Bill		200	2,400
Total fixed Cost (D)		7,120	85,440
Net Profit (E) [C-D]		3,380	40,560

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Betray (6x1500)	9,000	40,000	49,000
Solar (6x4000)	24,000		24,000
Controller (6x1000)	6,000		6,000
Charger (3x300)	900		900
Others	10,100		10,100
Security	30,000		30,000
Total	80,000	40,000	120,000

Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Electronic Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Electronic Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		120	1,440	1,440	1,440
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		7,420	89,040	89,520	90,024
Net Profit (E) [C-D]		6,080	72,960	80,580	88,581
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	72,960	80,580	88,581
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	56,960	64,580
	Total Cash Inflow	112,960	137,540	153,161
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	56,960	121,540	137,161

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

মুক্তা মটরস ওয়ার্কস্



থো: মো: মইদুল ইসলাম



এখানে যাবতীয় মটর কন্ট্রলার, ব্যাটারী মালামাল বিক্রয় ও
দক্ষ মিস্ত্রী দ্বারা মেরামত করা হয়।

ধোপাপাড়া বাজার, (আজিম মার্কেট) পুঠিয়া, রাজশাহী।

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