

Proposed NU Business Name: **JARMAN MOTOR GAREJ**



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JARMAN DEWAN
Age	:	01-02-1990(27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	No
No. of siblings:	:	02 Brother
Address	:	Vill: Kismat bihanali P.O: Boiloshingho : Bagmara 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	:	MST. ANOWARA BIBI
(iii) Father's name	:	MD. AJIMUDDIN DEWAN
(iv) GB member's info	:	Branch: Mariya, Bagmara, Centre # 7(Female), Member ID:1213 Group No:04 Member since: 22-06-1992(25Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT: 10000, Outstanding loan: BDT: Nill
(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.)	:	Yes
Business Experiences and Training Info	:	09 years experience in running business. 07 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740121118
Mother's Contact No.	:	01740121118
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANOWARA BIBI joined Grameen Bank since 25 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

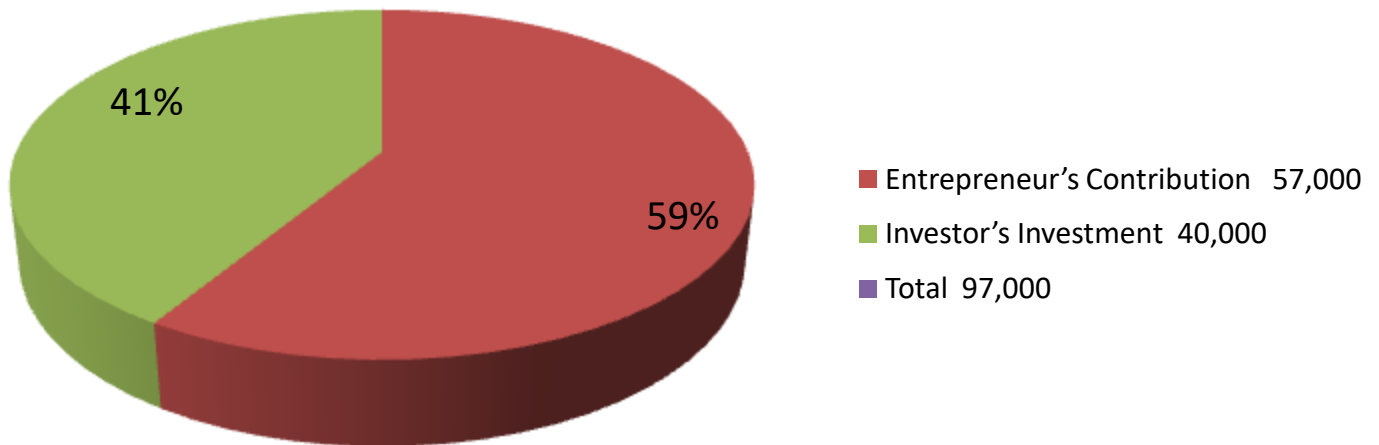
Proposed Nobin Udyokta Business Info

Business Name	:	JARMAN MOTOR GAREJ
Location	:	Jatragadi.Bagmara,Rajshahi
Total Investment in BDT	:	BDT 97,000/-
Financing	:	Self BDT 57000/-(from existing business) 59% Required Investment BDT 40,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft X 10 ft=120 sft.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobel,Pumper,Motor etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Vobaniganj.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Mobel,Pumper,Motor etc.	2700	81000	972000
	0	0	0
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Mobel,Pumper,Motor etc.	2295	68850	826200
Total Variable Expense	2295	68850	826200
Contributon Margin (CM) [C=(A-B)]	405	12150	145800
Less Fixed Expense			
Rent		400	4800
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		6000	72000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7500	90000
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobel,Pump er,Motor etc			57,000			40,000	97,000
	0	0	57,000	0	0	40,000	97,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobel,Pumper,Motor etc.	3300	99000	1188000	1247400	1309770
0	0	0	0	0	0
Total Sales(A)	3300	99000	1188000	1247400	1309770
Less Variable Expense (B)					
Mobel,Pumper,Motor etc.	2805	84150	1009800	1060290	1113305
Total Variable Expense	2805	84150	1009800	1060290	1113305
Contributon Margin (CM) [C=(A-B)]	495	14850	178200	187110	196466
Less Fixed Expense					
Rent		400	4800	4800	4800
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		6000	72000	72000	72000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7500	90000	90580	91169
Net Profit (E)= [C-D]		7350	88200	92610	97241
Investment Pay Back			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	88,200	92610	97240.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72200	148810
	Total Cash Inflow	128,200	164,810	246,051
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)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	72,200	148,810	230,051

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 09Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest







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YAMAHA

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FAMILY PICTURE