

**Proposed NU Business Name: MAYER DOA AUTO GARAGE & SERVICING CENTRE**

Project identification and prepared by: Md. Razu Ahmed,  
Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>SHAHAJALAL</b>
Age	:	02-04-1983 ( 34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	05 Brothers 07 Sister
Address	:	Vill: Bardhanpara, P.O: Bardhanpara, P.S: Nawabganj, Dist: Dhaka
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>RASONARA BEGUM (MONU)</b>
(iii) Father's name	:	<b>SIRAJ SHIKDER</b>
(iv) GB member's info	:	Branch: Komorgonj, Centre # 49 (Female), Member ID: 7719, Group No: 10 Member since: 01/01/2002 First loan: BDT 15,000/-
Further Information:		Existing loan: BDT 1,50,000/- Outstanding loan: BDT 98,300/-
(v) Who pays GB loan installment	:	Mother
(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	:	Seven years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01858-521249
Mother's Contact No.	:	01620-731277
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAWSONAR BEGUM MONU** joined Grameen Bank since 15 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

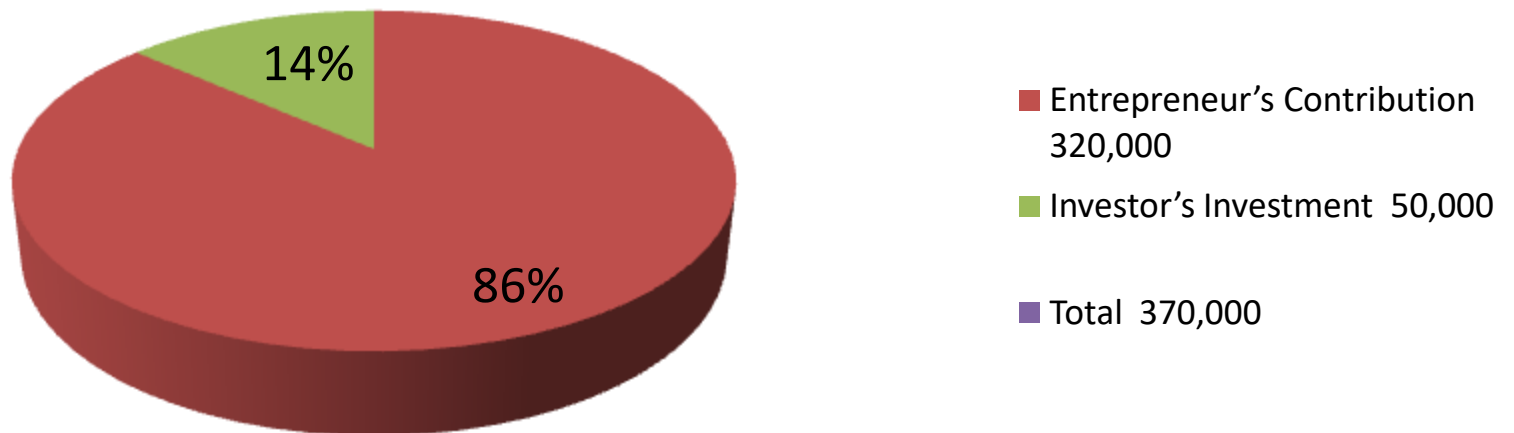
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAYER DOA AUTO GARAGE &amp; SERVICING CENTRE</b>
Location	:	Bardhanpara,near Gramee bank, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 3,20,000(from existing business) 80% <b>Required Investment BDT 50,000(as equity) 20 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Auto &amp; Servicing etc.</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Workshop item	2000	70000	840000
	0	0	0
Total Sales(A)	2000	70000	840000
Less Variable Expense (B)			0
Workshop item	1200	14400	172800
Total Variable Expense	1200	14400	172800
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Electric Bill		7000	84000
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		3000	36000
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		15900	190800
Net Profit (E)= [C-D]		8100	97200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Auto	03	1,00,000	3,00,000	01	50,000	50,000	3,50,000
Others			20,000				20,000
<b>Total</b>			<b>3,20,000</b>			<b>50,000</b>	<b>370,000</b>



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Trailaring Item	2500	75000	900000	945000	992250
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
Trailaring Item	1500	45000	540000	567000	595350
<b>Total Variable Expense</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Electric Bill		7500	90000	90300	90600
Transportaion		500	6000	72000	864000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		300	3600	3600	3600
Rent		3000	36000	36000	36000
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>16700</b>	<b>104400</b>	<b>170800</b>	<b>963200</b>
<b>Net Profit (E)= [C-D]</b>		<b>13300</b>	<b>159600</b>	<b>167580</b>	<b>175959</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	159,600	167580	175959
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	127600	127600	263180
	<b>Total Cash Inflow</b>	<b>239,600</b>	<b>295,180</b>	<b>439,139</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>127,600</b>	<b>263,180</b>	<b>407,139</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Bardhanpara, Nawabgonj, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



তিন ভাই পরিবহন  
সিগল, মুকাম্বিকা, মুজাবিন্দ

KING

POWER

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ডিন ডাই পরিবহন

বিক্রম, কুকর্ডিন, কুকর্ডিন



আমাদের ফোন  
01920-905435

KING FISHER













# FAMILY PICTURE

