

Proposed NU Business Name: M/S MONI MOTORS

Project identification and prepared by: Md. Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta5

Name	:	MD. AKTER HOSSAIN
Age	:	10/02/1983 (34 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	5 Brothers 2 Sisters
Address	:	Vill: Baraboo P.O: Lohadi, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FATEMA
(iii) Husband's name	:	MIYAJ UDDIN
(iv) GB member's info	:	Branch: Shinghosree, Centre # 69 (Female), Member ID: 4029, Group No: 01 Member since: 05/06/2009 to 2017 (08 Years) First loan: BDT 15,000/-
Further Information:		Existing loan: BDT 10,000/-, Outstanding loan: 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.)	:	Nil
Business Experiences and Training Info	:	15 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-774919
Family's Contact No.	:	01715-667934
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA joined Grameen Bank since 08 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	:	M/S MONI MOTORS
Location	:	Amraid Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 70,000 (from existing business) 54% Required Investment BDT 60,000 (as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 300 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Battery, Break show, looking glass, Cabel,Chain keet,Horoon,Miter,Head light,indecater,chain etc.▪Average 20 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rend place.▪Collects goods from Amraid, Gazipur▪Agreed grace period is 3 months.

Existing Business

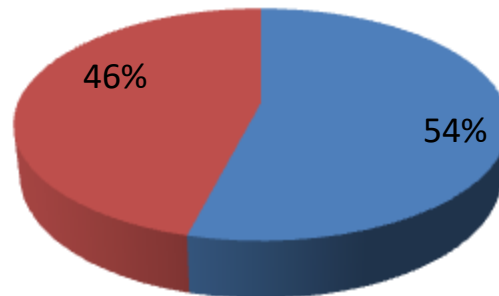
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Battery, Break show, looking glass, Cabel,Chain keet,Horoon,Miter,Head light,indecater,chain etc	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Battery, Break show, looking glass, Cabel,Chain keet,Horoon,Miter,Head light,indecater,chain etc	2,000	60,000	7,20,000
Total variable Expense (B)	2,000	60,000	7,20,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		3,000	36,000
Transportation		700	8,400
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		8,650	1,03,800
Net Profit (E) [C-D]		6,350	76,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Battery	10 Pcs	1,000	10,000	20 Pcs	1,000	20,000	30,000
Break show	20 Set	200	4,000	20 Set	200	4,000	8,000
looking glass	10 Sat	300	3,000	20 Set	300	6,000	9,000
,Cabel	50 Pcs	250	12,500	50 Pcs	250	12,500	25,000
Chain keet	05 Set	1,200	6,000	7 Set	1,200	8,400	14,400
Horoon	10 Set	500	5,000	10 Set	500	5,000	10,000
Miter,	05 Pcs	500	2,500	5 Pcs	500	2,500	5,000
Head light	03 Pcs	300	900	-	-	-	900
indecater	20 Pcs	200	4,000	-	-	-	4,000
chain	05 Pcs	1,500	1,500	-	-	-	1,500
Security	-	-	20,000	-	-	-	20,000
Other	-	-	600	-	-	1,600	22,000
Total			70,000			60,000	1,20,000

Source of Finance



- Entrepreneur's Contribution- 70,000
- Investor's Investment- 60,000
- Total Investment-1,30,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Battery, Break show, looking glass, Cabel,Chain keet,Horoon,Miter,Head light,indecater,chain etc	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Less. Variable Expense					
Battery, Break show, looking glass, Cabel,Chain keet,Horoon,Miter,Head light,indecater,chain etc	2,800	84,000	10,08,000	10,58,400	11,11,320
Total variable Expense (B)	2,800	84,000	10,08,000	10,58,400	11,11,320
Contribution Margin (CM) [C=(A-B)	700	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Transportation		1,000	12,000	13,000	14,000
Electricity Bill		300	3,600	3,600	3,600
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost (D)		9,800	1,17,600	1,18,900	1,20,100
Net Profit (E) [C-D]		11,200	1,34,400	1,45,700	1,57,730
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	1,34,400	1,45,700	1,57,730
1.4	Opening Balance of Cash Surplus		1,10,400	2,32,100
	Total Cash Inflow	1,94,400	2,56,100	3,89,830
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	1,10,400	2,32,100	3,65,830

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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

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প্রস্তাবিত নবীন উদ্যোক্তা

নাম: স্বপ্না মার্কি স্মিথ স্ট্রিম

পে নাম: বঙ্গবাসিনী, গার্ভাহু প্রকল্প প্রস্তাব

র সংক্ষিপ্ত জীবন বৃত্তান্ত:

পে: আবক্তার হোমেন

জন্ম তারিখ:

ত যোগ্যতা: স্বপ্না স্ট্রিম

ক অবস্থা: বিকশিত







FAMILY PICTURE

