

## Proposed NU Business Name: **M/S MA OTOS**



Project identification and prepared by: Md. Mokter  
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD. SAIFUDDIN JOARDER</b>
Age	:	12-01-1984(34 Years)
Education, till to date	:	Class: SSC
Marital status	:	Married
Children	:	01 Son &0 Daughter
No. of siblings:	:	03 Brother
Address	:	Vill: Bamonigram, P.O: Adomdighi, Thana: Adomdighi,Dist: Bogra
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>MST. JOSNA BANU</b>
(iii) Father's name	:	<b>MD.SOLAIMAN JOARDER</b>
(iv) GB member's info	:	Branch: Santahar Adomdighi , Centre # 8 (Male), Member ID: 1729, Group No: 1 Member since: 12-12-2010 (8Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT: 200,000 Outstanding loan: BDT: 93,400/-
(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	:	10 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767-847770
Mother's Contact No.	:	01720-192105
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD SOLAIMAN JOARDER** joined Grameen Bank since 8 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

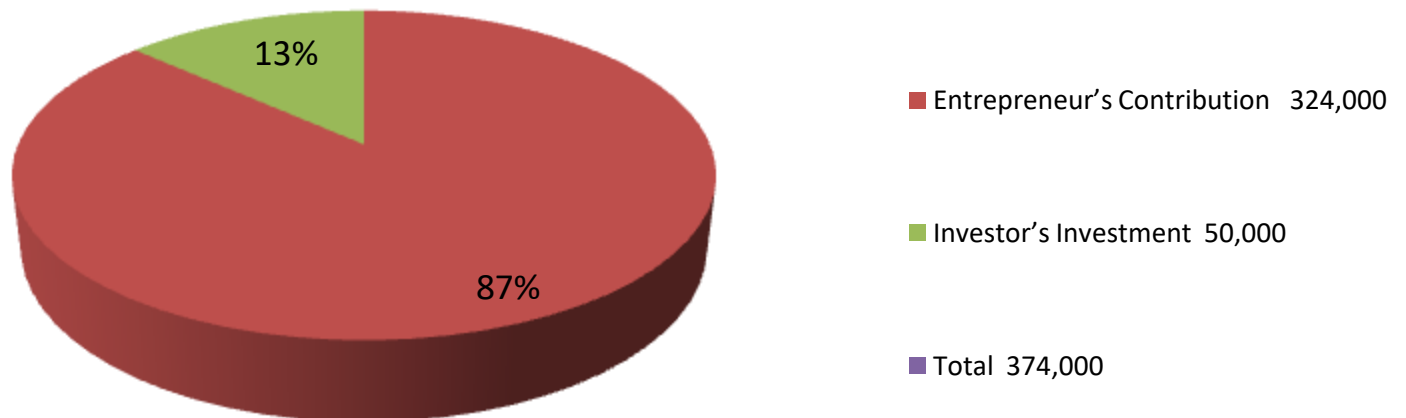
Business Name	:	<b>M/S MA OTOS</b>
Location	:	Adomdighi, Bogra
Total Investment in BDT	:	BDT 374,000/-
Financing	:	Self BDT 324,000/-(from existing business) 87% Required Investment BDT 50,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
	4,000	120000	1440000
<b>Total Sales (A)</b>	4,000	120000	1440000
<b>Less Variable Expense</b>			
	3200	96000	1152000
<b>Total variable Expense (B)</b>	3,200	96000	1152000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24000	288000
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		700	8400
Transportation		200	2400
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		200	2400
Genarator		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		8,300	99600
<b>Net Profit (E)= [C-D]</b>		15,700	188400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Tayar	50	2000	100,000				100,000
Mobel	1	30,000	30,000	1	30,000	30,000	60,000
Foti Mobel	10	4,000	40,000				40,000
Chan Set	35	1,200	42,000				42,000
Teweb	50	200	10,000				10,000
Batari	20	1,000	20,000	20	1,000	20,000	40,000
Head Light	20	5,00	10,000				10,000
Security			72,000				72,000
<b>Total</b>			<b>324,000</b>			<b>50,000</b>	<b>374,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	4,500	135000	1620000	1701000	1786050
<b>Total Sales (A)</b>	4,500	135000	1620000	1701000	1786050
<b>Less Variable Expense</b>				0	0
	3600	108000	1296000	1360800	1428840
<b>Total variable Expense (B)</b>	3,600	108000	1296000	1360800	1428840
<b>Contribution Margin (CM)</b> <b>[C=(A-B)</b>	900	27000	324000	340200	357210
<b>Less Variable Expense</b>				0	0
Rent		2,000	24000	25200	26460
Electricity bill		700	8400	8820	9261
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
<b>Total fixed cost (D)</b>		8,300	99600	104580	109809
<b>Net Profit (E)= [C-D]</b>		18,700	224400	235620	247401
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<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	50,000		
1.2	Net Profit	224400	235620	247401
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		204,400	420,020
	<b>Total Cash Inflow</b>	274,400	440,020	667,421
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20000	20,000
3	<b>Net Cash Surplus</b>	204,400	420020	647421

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; ,Adomdighi, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

