

Proposed NU Business Name: **MANNAN MOTORS**



Project identification and prepared by :Md ARIFUL ISLAM  
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



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

Name	:	<b>ABDUL MANNAN MIA</b>
Age	:	18-09-1984(34years )
Education, till to date	:	Eight
Marital status	:	marrid
Children	:	2son 0doughter
No. of siblings:	:	03 brother 01sisters
Address	:	Vill:north ranga mati,P.O:bastoli P.S: Kaliakair, 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	:	<b>MONOARA BAGOM</b>
(iii) Father's name	:	<b>MD.KALU MIA</b>
(iv) GB member's info	:	Branch:Ataboho , Centre # 41/g (Female), Member ID: 3613, Group No: 03 Member since: 01/1/2002( 13Years) First loan: BDT 5,000
Further Information:		Existing Loan: 40000 Outstanding loan:
(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	:	12years experience in running business.
Other Own/Family Sources of Income	:	Rent Car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760762489
Mother's Contact No.	:	01775038843
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOARA BAGOM** joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

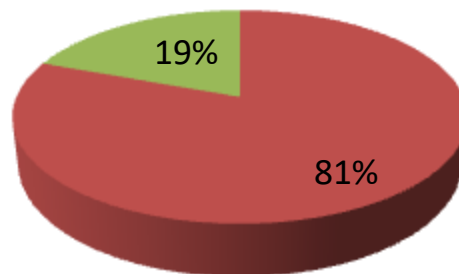
Business Name	:	<b>MANNAN MOTORS</b>
Location	:	Vii North rangamatiPO:bastoli Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 516100/-
Financing	:	Self BDT 416100/-(from existing business) 81% Required Investment BDT 100000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 25 ft= 500 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as herbal medicin</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from Dahka .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Hawer massin,smale hawer massin,gass cilinder,mobile dram,motors mobil,cng mobile,etc	2300	69000	828000
		0	0
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Hawer massin,smale hawer massin, gass cilinder,mobile dram,motors mobile,cng mobile etc	1840	55200	662400
Total Variable Expense	1840	55200	662400
Contributon Margin (CM) [C=(A-B)]	460	13800	165600
Less Fixed Expense			
Rent		1200	14400
Electric Bill		600	7200
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		450	5400
Mobile Bill		350	4200
Total Fixed Cost (D)		8300	99600

Investment Breakdown							
Existing				Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Hawer massin	01	40000	40000				40000
Smale hawer massin	01	10000	10000	01	10000	10000	20000
Gass cilinder	04	30000	120000	01	12000	12000	132000
Mobile dram	02	35000	70000	02	35000	70000	140000
Motors mobile	20	600	12000				12000
Cng mobile	04	10500	42000				42000
Brak oal	20	120	2400				2400
other			157500			8000	165500
			416500			100000	516100

### Source of Finance



- Entrepreneur's Contribution 416,500
- Investor's Investment 100,000
- Total 516,500

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Hawer massin,smale hawer massin,gass cilinder,mobile dram, etc	2600	78000	936000	982800	1031940
0	0				
<b>Total Sales(A)</b>	<b>2600</b>	<b>78000</b>	<b>936000</b>	<b>982800</b>	<b>1031940</b>
<b>Less Variable Expense (B)</b>					
Hawer massin,smale hawer massin,gass cilinder,mobile dramtc	2080	62400	748800	786240	825552
<b>Total Variable Expense</b>	<b>2080</b>	<b>62400</b>	<b>748800</b>	<b>786240</b>	<b>825552</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15600</b>	<b>187200</b>	<b>196560</b>	<b>206388</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		600	7200	7560	7938
Transportaion		500	6000	6000	6000
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2520	2646
Gard		450	5400	5400	5400
Generator		150	1800	1800	1800
Mobil Bill		200	2400	2400	2400
<b>Total Fixed Cost (D)</b>		<b>8300</b>	<b>99600</b>	<b>100080</b>	<b>100584</b>
<b>Net Profit (E)= [C-D]</b>		<b>7300</b>	<b>87600</b>	<b>96480</b>	<b>105804</b>
<b>Investment Pay Back</b>			<b>40000</b>	<b>40000</b>	<b>40000</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	100000		
1.2	Net Profit	87600	96480	105804
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80100	98304
	<b>Total Cash Inflow</b>	<b>187600</b>	<b>176580</b>	<b>204108</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	<b>140000</b>	<b>40000</b>	40000
	<b>Net Cash Surplus</b>	<b>47600</b>	<b>136580</b>	<b>164108</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures









# FAMILY PICTURE

