

Proposed NU Business Name: **MOBIL GHOR**



Project identification and prepared by: Md. Shahidul Islam
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUMON SIKDAR
Age	:	01-01-1991(25 Years)
Education,	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Pach Elasin P.O: Elasin, P.S: Delduar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PARVIN
(iii) Father's name	:	SHRIF SHIKDAR
(iv) GB member's info	:	Branch: Elasin,Delduar, Centre # 40(Female), Member ID: 4155, Group No: 03 Member since: 15-04-1989(26 Years) First loan: 2000 taka. Existing loan: 1,50,000taka Outstanding loan: 52,650
Further Information:		
(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	:	4 years experience in running business. He has 1 year training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Transport Business
Entrepreneur Contact No.	:	01712908147
Mother's Contact No.	:	01712720633
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARVIN joined Grameen Bank since 26 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in transport business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOBIL GHOR
Location	:	Elasin Bajar,Delduar,Tangail
Total Investment in BDT	:	BDT 4,00,000
Financing	:	Self BDT 2,50,000(from existing business) 63% Required Investment BDT 1,50,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10ft= 200square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: Mobil, octane, petrol, water tank, motor parts etc. ▪10% profit on sales ▪The business is operating by entrepreneur. Existing two employee. One will be appointed in future. ▪The shop is rented. ▪Collects goods from Dhaka & Tangail ▪Agreed grace period is 4 months.

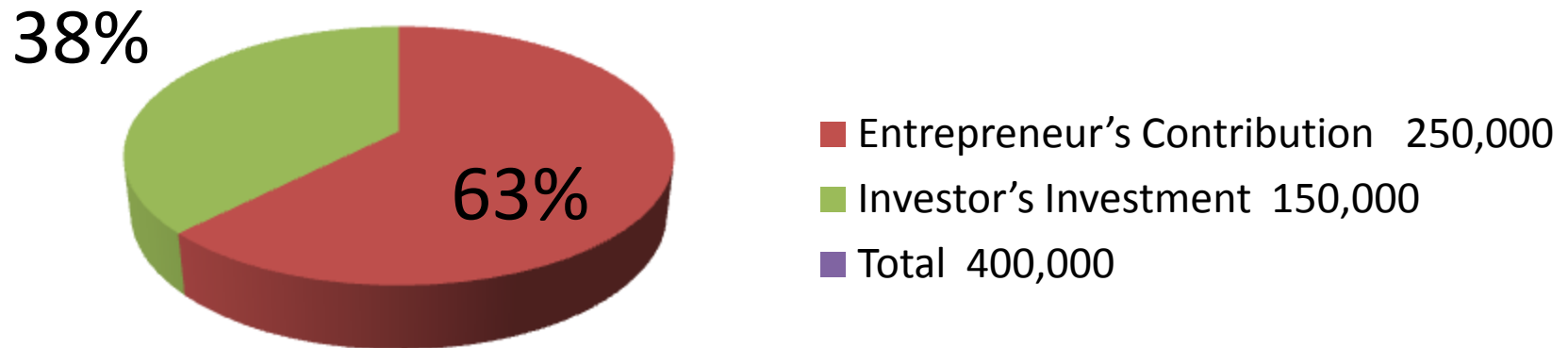
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobil, octane, petrol, motor parts etc.	9000	270000	3240000
Total Sales (A)	9000	270000	3240000
Less Variable Expense			
Mobil, octane, petrol, motor parts etc.	8100	243000	2916000
Total variable Expense (B)	8,100	243000	2916000
Contribution Margin (CM) [C=(A-B)]	900	27000	324000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		1000	12000
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		8000	96000
Entertainment		500	6000
Guard		400	4800
Generator		350	4200
Mobile bill		300	3600
Total fixed cost (D)		18,700	224400
Net Profit (E)= [C-D]		8,300	99600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobil(2 drums x30,000)	60,000	60,000	120000
Petrol(2 drumsx21000)	42,000	21,000	63000
Octane(100 litre x100)	10,000	21,900	31900
Super Ve(24pc x 400)	9,600	0	9600
Water Tank(50x60)	3,000	0	3000
Motor parts & Auto parts	70,000	30,000	100000
Optima,Honda Mobil,Super cell,Super 4T,etc	55,400	17,100	72500
Total	250,000	150000	400000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Mobil, octane, petrol, motor parts etc.	12500	375000	4500000	4725000	4961250
Total Sales (A)	12500	375000	4500000	4725000	4961250
Less Variable Expense					
Mobil, octane, petrol, motor parts etc.	11250	337500	4050000	4252500	4465125
Total variable Expense (B)	11,250	337500	4050000	4252500	4465125
Contribution Margin (CM) [C=(A-B)	1,250	37500	450000	472500	496125
Less Variable Expense					
Rent		2,000	24,000	24,000	24000
Electricity bill		1000	12000	12500	13000
Transportation		2,000	24,000	26,000	28000
Salary (Self)		5000	60000	60000	60000
Salary(Staff)		11000	132000	132000	132000
Entertainment		500	6000	6000	6000
Generator		150	1800	1800	1800
Guard		400	4800	4800	4800
Mobile bill		400	4800	4800	4800
Total fixed cost (D)		22,300	267,600	270,100	272600
Net Profit (E)= [C-D]		15200	182400	202,400	223525
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	182,400	202400	223525
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122400	264800
	Total Cash Inflow	332400	324800	488325
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	60000
3	Net Cash Surplus	122,400	264800	428325

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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





UNIQUE

HONDA

oil



शुद्ध पानी
Smart Water
10 Ltr

Smart Water
10 Ltr

शुद्ध पानी
Smart Water
10 Ltr

Smart Water
10 Ltr

Smart Water
10 Ltr

Smart Water
10 Ltr

Smart Water
10 Ltr

HONDA HONDA HONDA



HONDA HONDA





HONDA HONDA HONDA





FAMILY PICTURE

