### Proposed NU Business Name: **B.M.C PARTS CORNER**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. SHAH ALAM		
Age	:	13-10-1984(31Y <i>ears</i> )		
Education, till to date	:	S.S.C		
Marital status	:	married		
Children	:	1 Son		
No. of siblings:	:	2 Brother & 1 Sister's		
Address	:	Vill: Dhigor P.O: Jahidgonj P.S: Ghatail, Dist: Tangail.		
Parent's and GB related Info  (i) Who is GB member  (ii) Mother's name  (iii) Father's name  (iv) GB member's info  Further Information:  (v) Who pays GB loan installment  (vi) Mobile lady	: : : :	Mother Father  SELINA BEGUM  MD. FAJLUL HAQUE  Branch: Brahmonshashon, Centre # 56 (Female),  Member ID:3794/2, Group No: 05  Member since: 21-04-2010 (06 Years)  First loan: BDT 5,000 Taka.Existing Loan:15,000 Outstanding loan: 12,690 Taka  Father  No No		
<ul><li>(vii) Grameen Education Loan</li><li>(viii) Any other loan like GB,</li><li>BRAC ASA etc</li></ul>	:	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	:	10 years experience in running business.
Training Info	:	He has Trained 3 Years
Other Own/Family Sources of Income	:	Father Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-219086
Family's Contact No.	:	01558-391192
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business And Home Development.

Proposed Nobin Udyokta Business Info				
Business Name	:	B.M.C PARTS CORNER		
Location	:	Brahmnshashon Bazar,Ghatail,Tangail.		
Total Investment in BDT	:	BDT 250,000 Taka.		
Financing	:	Self BDT 150,000/- (from existing business) 67% Required Investment BDT 100,000/- (as equity) 33%		
Present salary/drawings from business (estimates)	•	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	10 ft x 05 ft= 50 square ft		
Security of the shop	:	None		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Mobil, Tayar, Tube, Chain, Sit Cover, Engeen Swice, Looking Glass, Plug, Penium, Head Light, Dril Machne, Meter Cable, Piston, Gas Machine, Polish Machine Etc.</li> <li>Average 20% gain on sales.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>After getting equity fund one employee will be appointed.</li> <li>Entrepreneur Is Owner Of The Shop.</li> <li>Collects goods from Ghatail, Elenga Bazaar.</li> </ul>		

■Agreed grace period is 3 months.

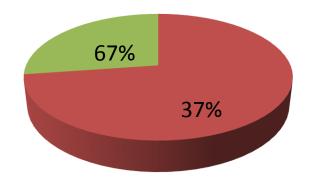
<b>Existing Business</b>	(BDT)
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Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Mobil,Tayar,Tube,Chain,Sit Cover etc	3,200	96,000	1,152,000		
Total Sales (A)	3,200	96,000	1,152,000		
Less. Variable Expense					
Mobil,Tayar,Tube,Chain, Etc.	2,560	76,800	921,600		
Total variable Expense (B)	2,560	76,800	921,600		
Contribution Margin (CM) [C=(A-B)	640	19,200	230,400		
Less. Fixed Expense					
Electricity Bill		400	4,800		
Mobile Bill		300	3,600		
Salary (self)		5,000	60,000		
Salary (Staff)		2,000	24,000		
Transportation		3,000	36,000		
Entertainment		400	4,800		
Generator		150	1,800		
Guard		200	2,400		
Total fixed Cost (D)		11,450	137,400		
Net Profit (E) [C-D)		7,750	93,000		

Investm	ent	<b>Brea</b>	kn	lown
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Particulars	Existing	Proposed	Proposed Total
IMobil,Tayar,Tube,Chain,Sit Cover,Engeen Swice,Looking Glass,Plug,Penium,Head Light,Dril Machne,Meter Cable,Piston,Gas Machine,Polish Machine Etc.	150,000	100,000	250,000
Total	150,000	100,000	250,000

### **Source of Finance**



Entrepreneur Investment:250,000 Investor Investment:100,000 Total Investment:250,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Mobil,Tayar,Tube,Chain,Sit Cover,Engeen Swice,Looking Glass,Plug,Penium,Head Light,Dril Machne,Meter Cable,Piston,Gas Machine,Polish Machine Etc.	4,700	141,000	1,692,000	1,776,600	
Total Sales (A)	4,700	141,000	1,692,000	1,776,600	
Less. Variable Expense  IMobil, Tayar, Tube, Chain, Sit Cover, Engeen Swice, Looking Glass, Plug, Penium, Head Light, Dril Machine, Meter	3,760	112,800	1,353,600	1,421,280	
Cable, Piston, Gas Machine, Polish Machine Etc.	3,760	112,800	1,353,600	1,421,280	
Total variable Expense (B)  Contribution Margin (CM) [C=(A-B)	940	28,200	338,400	355,320	
Less. Fixed Expense					
Electricity Bill		400	4,800	4,800	
Mobile Bill		350	4,200	4,200	
Salary (self)		5,000	60,000	60,000	
Transportation		3,000	36,000	36,000	
Entertainment		450	5,400	5,400	
Salary (staff)		2,000	24,000	24,000	
Guard		200	2,400	2,400	
Genarator		150	1,800	1,800	
Total Fixed Cost		11,550	138,600	138,600	
Net Profit (E) [C-D)		16,650	199,800	216,720	
Investment Payback			60,000	60,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	199,800	216,720
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		139,800
	Total Cash Inflow	299,800	
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	139,800	296,520

### SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 10 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

# Pictures















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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ শাহ আলম Name: MD. SHAH ALAM পিতা: মোঃ ফজলুল হক

মাতা: সেলিনা বেগম Date of Birth: 13 Oct 1984

ID NO: 19849312851000001

এটি গ্ৰাপ্তজ্ঞাতন্ত্ৰী বাংলাদেশ সরকারের সম্পত্তি। কাডটি ব্যবহারকারী ব্যতীত অন্য ন্তৰ পাওয়া গোলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

প্রকারা: নিগড়, ভাক্ষর: জাহিদ্যঞ্জ - ১৯৮০, ঘাটাইল, টাঙ্গাইল

JEBS

প্রদানের তারিখ: ৩০/০৯/২০১০

2. (MS; DOD) 2260-20 276/4/265 MENT ONEM 3012 470/ 1



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ডাকঘর : কদমতলী, উপজেলা : ঘাটাইল, জেলা : টাস্কাইল

00000 (45 45 40000 ক্রমিক নং- 21

অর্থ বৎসর : বই নম্বর ০ ৩ লাইসেলধারীর নাম : ব্রি. পিম. মি. কালার প্রন্ত পার্টর্ম কর্মার পিতা/স্বামীর নাম :

भिंछ। शामीत नाम : सा: याष्ट्रमान रक

विकामा त्यायम् साधमा लाए-जार्किङ्क, जेलालमा घारियेन, र्जुमा-ব্যবসার ধরণ: স্মার্ট র সাইকেল পার্টম ত পুরাতর স্মার্টির সাইকেল জন

ফি প্রদানের পরিমাণ: 200 = টাকা (কথায় তিনুশাত টিকা মাত্র

প্রদান করায় অত্র ইউনিয়ন এলাকায়

রো: সাহত্যালম

পূर्न/वर्ध वरुप्रतित जना धरे वर्ष वरुप्रतित जित्राप्र रिक्ट रिक्

वि. एमे. भि कालाय एक कार्टम कर्माय एवं

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

# **FAMILY PICTURE**

