

Proposed NU Business Name: **MA SERVICING AND CENTER**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MONIRUL ISLAM
Age	:	12-09-1983(33Years)
Education, till to date	:	Class- 5
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Jholmolia , P.O: Zeupara , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. MONOYARA BEGUM
(iii) Father's name	:	LATE . FOJLUR MONDOL
(iv) GB member's info	:	Branch: Puthia , Centre # 21(Female), Member ID: 2266/3, Group No: 05 Member since: 1996 To (21 Years) First loan: BDT -2,000
Further Information:		Existing Loan: BDT 5,000, Outstanding loan: 3,350
(v) Who pays GB loan installment	:	Self
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755-355708
Wife's Contact No.	:	01756-884103
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOWARA BEGUM joined Grameen Bank since 21 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA SERVISING AND CENTER
Location	:	Jholmolia bagar, Puthai , Rajshahi .
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 kta
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobil, Petrol .▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

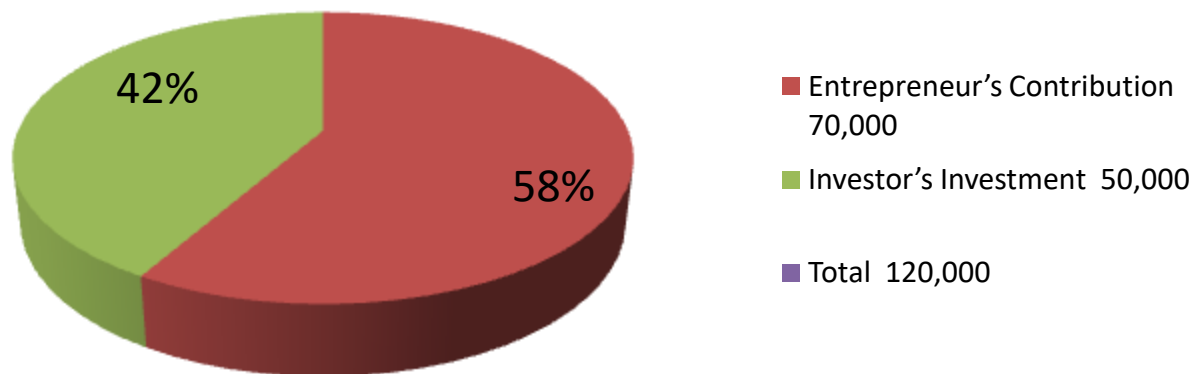
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobil Item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Mobil Item	1,800	54,000	648,000
Total variable Expense (B)	1,800	54,000	648,000
Servicing Income	400	12,000	144,000
	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		-	-
Electricity Bill		2,000	24,000
Transportation		-	-
Salary (self)		5,000	60,000
Salary (staff)		6,000	72,000
Entertainment		-	-
Guard		-	-
Bank Charge		-	-
Mobile Bill		400	4,800
Total fixed Expense (D)		16,400	196,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobil(100x400)	40,000	-	40,000
Filter (2x2,900)	5,800	-	5,800
Looking glass (10x250)	2,500	-	2,500
Break oil (5x280)	1,400	-	1,400
Grocery Item	10,000	-	10,000
Gris (1x6,000)	6,000	-	6,000
Others	4,300	-	4,300
Generator	-	50,000	50,000
Total	70,000	50,000	120,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobil Item	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
Mobil Item	1,800	54,000	648,000	680,400	714,420
Total variable Expense (B)	1,800	54,000	648,000	680,400	714,420
Servicing Income	500	15,000	180,000	189,000	198,450
	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		-	-	-	-
Electricity Bill		2,500	30,000	31,500	33,075
Transportation		-	-	-	-
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		6,000	72,000	72,000	72,000
Mobile Bill		500	6,000	6,300	6,615
Total Fixed Cost		14,000	168,000	169,800	171,690
Net Profit (E) [C-D]		7,000	84,000	94,800	106,140
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	84,000	94,800	106,140
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	64,000	74,800
	Total Cash Inflow	134,000	158,800	180,940
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	64,000	138,800	160,940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



SPECIAL

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SEEFAT









TATA MOTORS
TATA
TATA GENUINE PARTS
8000 80 8018

- Contrôle de qualité strict
- Facilement disponible
- Économies supérieures
- Durée de vie accrue du véhicule
- Plus grande valeur de revente du véhicule

