Proposed NU Business Name: MUNARUL AUTOS



Project identification and prepared by: Md. Sahabuddin , Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. MUNARUL ISLAM			
Age	:	18-09-1993 (24 Years)			
Education, till to date	:	Class Five			
Marital status	:	Unmarried			
Children	:	No			
No. of siblings:	:	2 Brothers, 01 Sister			
Address	:	Vill: Tangon, P.O: Hatra , P.S: Mohanpur , Dist: Rajshahi			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father MOST. SOBIJAN MD. ABDUR RASHID Branch: Rayghati, Mohanpura Centre 22 (Female), Member ID: 7564/2, Group No: 09 Member since: 11-02-2010 (7Years) First loan: BDT 10,000			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GB, BRAC ASA etc	:	Existing Loan: BDT 54,000 Outstanding loan: 49,512/= Father No No 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	:	Four years experience in running business.
Training Info	:	He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-450511
Mother's Contact No.	:	01709-694016
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SOBIJAN joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info						
Business Name	:	MUNARUL OTOS				
Location	:	Kamarpara Bazar, Mohanpur, Rajshahi				
Total Investment in BDT	:	BDT 90,000/-				
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%				
Present salary/drawings from business (estimates)	:	BDT 5,000/-				
Proposed Salary	:	BDT 5,000/-				
Size of shop	:	30ft x 10 ft = 300 sft				
Implementation	:	 The business is planned to be scaled up by investment in existing; Parch item etc. Average 20% gain on sale. The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. The shop is Rent Collects goods from Rajshahi. Agreed grace period is 3 months. 				

Proposed Nobin Udyokta Business Info

Particular	Daily	Monthly	Yearly
Revenue (sales)			
ParchItem	1,000	30,000	3,60,000
Sarvesing From Incom	400	12,000	1,44,000
Total Sales (A)	1,000	30,000	3,60,000
Less. Variable Expense			
Parch Item	800	24,000	2,88,000
Total variable Expense (B)	800	24,000	2,88,000
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000
Less. Fixed Expense			
Rent			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)			
Guard		100	1,200
Transportation		1,000	12,000
Entertainment		300	3,600
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit		11,000	1,32,000

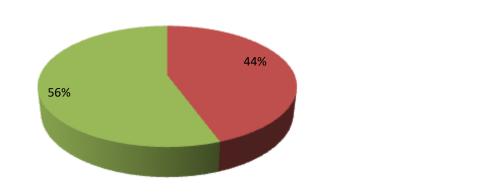
Investment Breakdown							
		Proposed					
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Tota
Cycel Tayer	15	450	6,750	30	450	13,500	20,250
Ring	20	400	8,000	90	400	36,000	44,000
Frem	5	600	3,000	-	-	-	3,000
Frog	5	400	2,000	-	-	-	2,000
Others Item	-	-	20,000	-	-	500	20,500
Total	45		40,000	120		50,000	90,000

Source of Finance

■ Entrepreneur's Contribution 40,000

■ Investor's Investment 50,000

■ Total 90,000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3 rd Year
Revenue (sales)					
Telicom Item	2000	60,000	7,20,000	7,56,000	7,93,800
Sarvising From	500	15,000	1,80,000	1,89,000	1,97,450
Total Sales (A)	2000	60,000	7,20,000	7,56,000	7,93,800
Less. Variable Expense					
Otos tem	1600	48,000	5,76,000	6,04,000	6,35,040
Total variable Expense (B)	1600	48,000	5,76,000	6,04,000	6,35,040
Contribution Margin (CM) [C=(A-B)	900	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent					
Electricity Bill		400	4,800	5,000	5,500
Mobile Bill		400	4,800	5,000	5,500
Salary (self)		5,000	60,000	60,000	60,000
Gard Bill		100	1,200	1,200	1,200
Transportation		1,500	18,000	20,000	23,000
Entertainment		500	6,000	6,500	7,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		8,000	96,000	98,000	1,03,400
Net Profit (E) [C-D)		19,000	2,28,000	2,41,300	2,53,810
Investment Payback			20,000	20,000	20,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,28,000	2,41,300	2,53,810
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,08,000	4,29,300
	Total Cash Inflow	2,78,000	4,49,300	6,83,100
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	2,08,000	4,29,300	6,63,100

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill :04 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

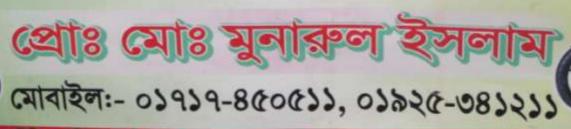
Fire

Political unrest

Pictures



এখানে সকল প্রকার মটর সাইকেল যত্ন সহকারে মেরামত ও সার্ভিসি করাহয় এবং খুচরা যন্ত্রাংশ সুলভ মূল্যে পাওয়া যায়।



কামারপাড়া বাজার, মোহনপুর, রাজশাহী।











FAMILY PICTURE

