

Proposed NU Business Name: **MIM AUTO VALKANIGING**

২য় দফার আবেদন

Project identification and prepared by: Md Mofazzal hossain.

Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KHORSHED ALOM
Age	:	17-10-1995(22 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	1 Daughter SON
No. of siblings:	:	3 Brother Sister
Address	:	Vill: Bil joka P.O: Mogra P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father:
(ii) Mother's name	:	MST ASIA BEGUM
(iii) Father's name	:	MD BELLAL HOSEN
(iv) GB member's info	:	Branch: Elenga Centre # (Female), Member ID: Group No: 04 Member since: 03-05-2004(12 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 0
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc	:	

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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01763-779790
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ASIA BEGUM joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	: MD KHORSHED ALOM
Location	:	Elenga bustand ,Elenga , kalihati , Tangail .
Total Investment in BDT	:	BDT 638000
Financing	:	Self BDT 338000(from existing business) 52% Required Investment BDT 300,000(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 10.000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The Tyre Purchase and seals etc.▪Average 50% gain on sale.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from Elenga Bazar.▪Agreed grace period is 3 months.

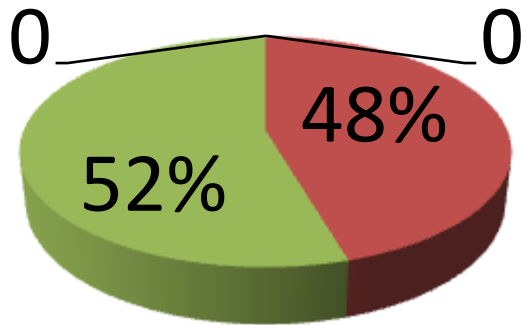
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Air compressure	2,000	60,000	720,000
	2,000	60,000	720,000
Less. Variable Expense			
Air compressure	1,000	30,000	360,000
Total variable Expense (B)	1,000	30,000	360,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		1,500	18,000
Transportation		500	6,000
Salary (self)		10,000	120,000
Salary (stuff)		-	-
Entertainment		200	2,400
Guard		150	1,800
Generator Bill		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		15,650	187,800
Net Profit (E) [C-D]		14,350	172,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Air compressuer	1	120,000	120,000	1	100,000	100,000	220,000
Old tyre	20	5,000	100,000			-	100,000
Tyre dram	3	5,000	15,000	15	20,000	300,000	315,000
Security			100,000			-	100,000
			335,000			400,000	735,000

Source of Finance



Entrepreneur Contribution	335,000
Investors Investment	400,000
Total Investment	735,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Air compressure	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Air compressure	1,250	37,500	450,000	472,500	496,125
Total variable Expense (B)	1,250	37,500	450,000	472,500	496,125
Contribution Margin (CM) [C=(A-B)]	1,250	37,500	450,000	472,500	496,125
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		1,500	18,000	18,000	18,000
Transportation		500	6,000	6,000	6,000
Salary (self)		10,000	120,000	120,000	120,000
Salary (stuff)		-	-	-	-
Entertainment		200	2,400	2,400	2,400
Guard		150	1,800	1,800	1,800
Generator Bill		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		15,650	187,800	187,800	187,800
Net Profit (E) [C-D]		21,850	262,200	275,310	262,200
Payback			120,000	120,000	120,000

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	Investment Infusion by Investor	300,000		
1	Net Profit	262,200	275,310	262,200
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		142,200	297,510
	Total Cash Inflow	562,200	417,510	559,710
2	Cash Outflow			
2	Purchase of Product	300,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	142,200	297,510	439,710

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

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