

Proposed NU Business Name: **MA AUTO SERVICE**



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Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	A. Mannan Kha
Age	:	23-08-1986(31 Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	Nil
No. of siblings:	:	4 Brothers & 2 Sister
Address	:	Vill: Dohar ghata, P.O: Dohar, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Late Begum Ayesha
(iii) Father's name	:	Ab. Malek
(iv) GB member's info	:	Branch: Meghula, Centre # 31(Female), Member ID:5121/1 , Group No: 07 Member since: 2003 -2010(7Years) First loan: BDT 3000/-
Further Information:		Existing loan: BDT 30,000- Outstanding loan: BDT :Nil
(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	:	01 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01942566455
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LEAT AYESHA joined Grameen Bank since 7 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Ma Auto Service
Location	:	Dohar bazar Dohar,Dhaka
Total Investment in BDT	:	BDT:290000
Financing	:	Self BDT 240000(from existing business) 83% Required Investment BDT 50,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 12ft= 120square ft
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; old auto,charging▪Average 40% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

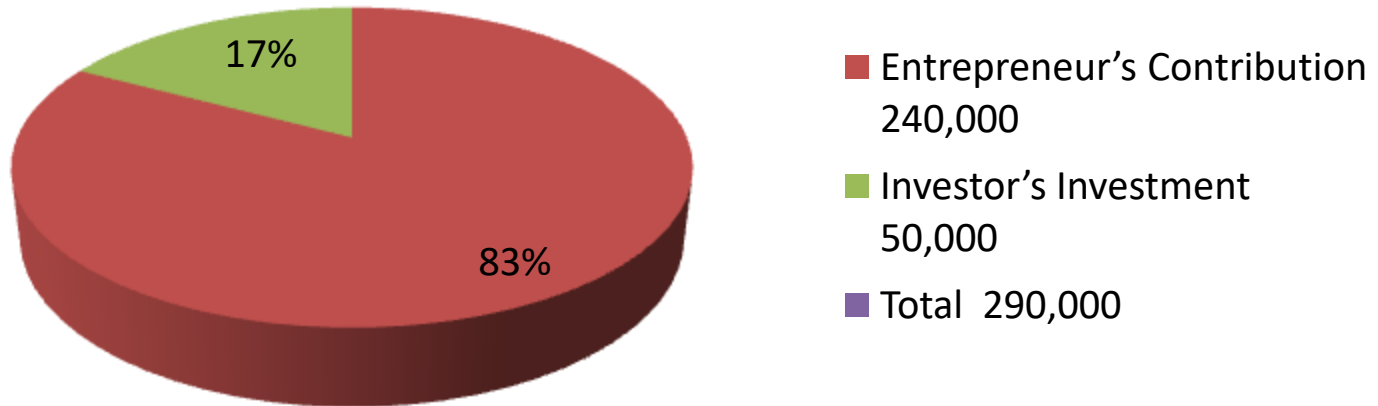
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Old auto,charging	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less. Variable Expense			
Old auto,charging	2100	63000	756000
Total variable Expense (B)	2100	63000	756000
Contribution Margin (CM) [C=(A-B)	1400	42000	504000
Less. Fixed Expense			
Rent		1500	18000
Mobile Bill		300	3600
Genaretor			
Electricity Bill		25000	300000
Salary (self)		5000	60000
Entertainment		300	3600
Security Guard		1,00	1,200
Total fixed Cost (D)		32200	386400
Net Profit (E) [C-D)		9800	117600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Auto	04	60000	240000	01	50000	50000	290000
Others	00	00		0	0	0	
Security							
Total	04	60000	240000	01		50000	290000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Old auto,charging	4000	120000	140000	1512000
		0	0	0
Total Sales (A)	4000	120000	140000	1512000
Less. Variable Expense		0	0	0
Old auto,charging	2400	72000	864000	907200
		0	0	0
Total variable Expense (B)	2400	72000	864000	907200
Contribution Margin (CM) [C=(A-B)]	1600	48000	576000	604800
Less. Fixed Expense				
Rent		3500	42000	42000
Mobile Bill		300	3600	3800
Genaretor				
Electricity Bill		20000	240000	240000
Salary (self)		5000	60000	60000
Entertainment		200	2400	2400
Security Guard		100	1,200	1200
Total fixed Cost (D)		29100	349200	349400
Net Profit (E) [C-D]		18900	226800	255400
Investment Payback			30000	30000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	226800	255400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		206800
	Total Cash Inflow	276800	462200
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)	30,000	30,000
	Total Cash Outflow	70000	30000
3	Net Cash Surplus	206800	432200

SWOT ANALYSIS

STRENGTH

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





