

Proposed NU Business Name: **MAMUN AUTO SERVICING**

হয় দফার আবেদন



Project identification and prepared by: MD Mofazzal Hossain,
Elenga Unit, Tangail

Project verified by: Md. Abu Bakkar siddik



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAMUN MONDOL
Age	:	06-06-1982(36 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	1 SON 1 DAUGHTER
No. of siblings:	:	3Brothers & 1 Sister
Address	:	Vill: Elenga P.O: Elenga, P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST HAOA BEGUM
(iii) Father's name	:	MD. HAYDER ALI MONDOL
(iv) GB member's info	:	Branch: Sohodebpur Kalihati, Centre # 67 (Female), Member ID: 7802, Group No: 02 Member since: 22-09-2004 (11Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 38,000/- Outstanding loan: BDT 26,296/-
(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	:	Twenty years experience in running business. He has Ten years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01768-943257
Mother's Contact No.	:	01724-191166
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst Haoa Begum joined Grameen Bank since years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing, agriculture , business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMUN AUTO SERVICING
Location	:	Elenga Bastand , elenga , Kalihati,Tangail.
Total Investment in BDT	:	BDT 850000
Financing	:	Self BDT 500000(from existing business) 59% Required Investment BDT 350000(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary	:	BDT 12,000
Size of shop	:	20 ft x 30 ft= 160 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; sales and servicing.▪Average 15% gain on sale, and servicing 50%▪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)			
Motor Cycle Parts	3,000	90,000	1,080,000
Servicing	500	15,000	180,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Motor Cycle Parts	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000
Less. Fixed Expense			
Rent		2,200	26,400
Electricity Bill		500	6,000
Transportation		300	3,600
Salary (self)		10,000	120,000
Salary (staff)		8,000	96,000
Entertainment		200	2,400
Graud Bill		150	1,800
Generator Bill		150	1,800
Mobile Bill		200	2,400
Total fixed Cost (D)		21,700	260,400
Net Profit (E) [C-D]		11,300	135,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Ring piston	70	600	42000	Ring piston	70	600	42,000	84,000
Tube	40	200	8000	Tube	40	200	8,000	16,000
Mobil	500	350	175000	Mobil	500	350	175,000	350,000
Louse mobil	150	140	21000	Louse mobil	150	140	21,000	42,000
Bearing	150	150	22500	Bearing	150	150	22,500	45,000
Gase ket	70	120	8400	Gase ket	70	120	8,400	16,800
Chen Panium	25	1,350	33750	Chen Panium	25	1,350	33,750	67,500
			0				0	0
			0				0	0
Others			104350				0	104,350
Secuirity of Shop			85000					85,000
Machinaries				Others			39,350	39,350
Total			500,000				350,000	850,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Motor Cycle Parts	4,000	120,000	1,440,000	1,512,000	1,587,600
Servicing	600	18,000	216,000	226,800	238,140
Total Sales (A)	4,600	138,000	1,656,000	1,738,800	1,825,740
Less. Variable Expense					
Motor Cycle Parts	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000	529,200	555,660
Less. Fixed Expense					
Rent		2,200	26,400	26,400	26,400
Electricity Bill		550	6,600	6,930	7,277
Transportation		330	3,960	4,158	4,366
Salary (self)		10,000	120,000	120,000	120,000
Salary (staff)		8,000	96,000	96,000	96,000
Entertainment		220	2,640	2,772	2,911
Graud Bill		165	1,980	2,079	2,183
Generator Bill		158	1,890	1,985	2,084
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		21,833	261,990	262,970	263,998
Net Profit (E) [C-D]		20,168	242,010	266,231	291,662
Investment Payback			140,000	140,000	140,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Cash Inflow			
1.2	Investment Infusion by Investor	350,000		
1.3	Net Profit	242,010	266,231	291,662
1.4	Depreciation (Non cash item)	0	0	0
	Opening Balance of Cash Surplus		102,010	228,241
2	Total Cash Inflow	592,010	368,241	519,903
2.1	Cash Outflow			
2.2	Purchase of Product	350,000		
2.3	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr. Fee)	140,000	140,000	140,000
3	Total Cash Outflow	490,000	140,000	140,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 20 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



















LUBRICANT



- XL
- Gold
- Plus
- CNG
- Honda
- Gearoil

12 x 100ml



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12 x 100ml

25000	25000	0	0	25000	25000	0
20000	25000	0				
20000	25000	0				
40000	45000	0				
20000	25000	0				
50000	27000	0				
90000	260000	200				
20000	20000	0				
0000	30000	0				
5000	25000	0				
0000	24000	0				
0000	24000	0				



25000	25000	0	0	25000	25000	0
20000	25000	0				
20000	25000	0				
40000	45000	0				
20000	25000	0				
50000	27000	0				
90000	260000	200				
20000	20000	0				
0000	30000	0				
5000	25000	0				
0000	24000	0				
0000	24000	0				

