

Proposed NU Business Name: SOMIR HONDA SERVICING CENTER



Project identification and prepared by: MD. Bellal Hossain,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOMIR MOJUMDER
Age	:	07-05-1990 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	None
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Charparboti, P.O: Kodomtola, P.S: Kompanigong, Dist: Noakhali

Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LAXMIRANI MOJUMDER
(iii) Father's name	:	BHOBODOSH MOJUMDER
(iv) GB member's info	:	Branch: harparboti , Centre # 15(Female), Member ID: 2010, Group No: 03 Member since: 2004 to 2012 (08Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	13 years experience in running business. 05 Years in own business. He has 08 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	01741-875343
Entrepreneur Contact No.	:	01835858286
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

LAXMIRANI MOJUMDER

joined Grameen Bank since 05 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	:	SOMIR HONDA SERVICING CENTER
Location	:	Chawdhury, Hatt Mainroad
Total Investment in BDT	:	BDT 179,500/-
Financing	:	Self BDT 129,500/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Motorcycle Parts etc.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing 3 employees.▪One will be appointed after receiving equity money▪The shop is Rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

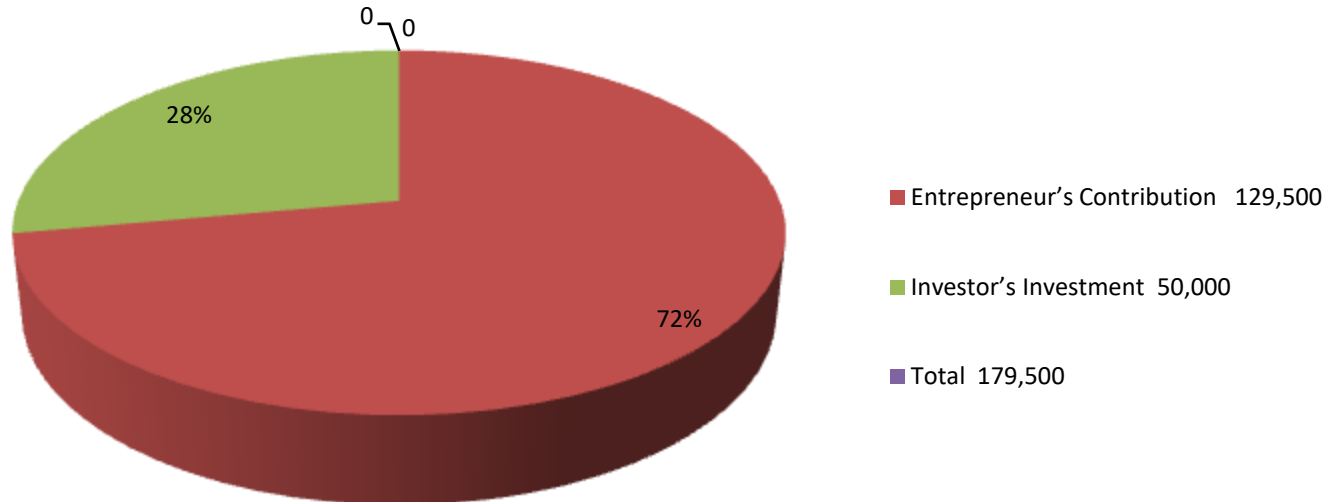
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture item etc.	2,000	60000	720000
Total sales (A)	2,000	60000	720000
Less Variable Exp.			
Furniture item etc.	1000	30000	360000
Total Variable exp. (B)	1000	30000	360000
Contribution Margin CM [C= (A-B)]	1000	30000	360000
less fixed exp.			
Rent		2000	24000
Electricity bill		1000	12000
Transportation		0	0
Salary (self)		5000	60000
Salary(staff)		10000	120000
Entertainment		200	2400
Gird		100	1200
Generator		200	2400
Mobile bill		500	6000
total fixed cost (D)		19000	228000
Nit profit		11000	132000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobil	2	30000	60000	0	0	0	60000
Parts	0	0	120000	0	0	50000	170000
Secrity	0	0	10000	0	0	0	20000
Total	0	0	129500	0	0	50000	179500

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furniture item etc.	2500	75000	900000	945000	992250
Total Sales (A)	2500	75000	900000	945000	992250
less variable Expenses					
Furniture item etc.	1250	37500	450000	472500	496125
Total variable Expenses (B)	1250	37500	450000	472500	496125
Contribution Margin (CM)= (A-B)	1250	37500	450000	472500	496125
Less Fixed Expenses					
Rent		2000	24000	24000	24000
Electricity bill		1500	18000	18200	18400
Transportation		0	0	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		15000	180000	180000	180000
Entertainment		200	2400	2400	2400
Gird		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobile bill		700	8400	8600	8800
Total Fixed Cost		24700	296400	311220	326781
Net Profit (E) (C-D)		12800	153600	161280	169344
Investment Payback			20000	20000	20000

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

SR#	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	153600	161280	169344
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		133,600	274,880
	Total Cash Inflow	203,600	294,880	444,224
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	133,600	274,880	424,224

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :13 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











FAMILY PICTURE

