

Proposed NU Business Name: **MOHONA AUTO HOUSE**



Project identification and prepared by: Most. Mafuza Khatun,
Sokhipur Unit, Tangail

Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MITHUN AHMED
Age	:	06-03-1982 (35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	01 Brother & 02 Sister
Address	:	Vill: Sokhipur, P.O: Sokhipur, P.S: Sokhipur, 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	:	HASINA
(iii) Father's name	:	MD FOZLUL HOQ
(iv) GB member's info	:	Branch: Sokhipur, Centre # 40 (Male), Member ID: 2285, Group No: 05 Member since: 17-05-2012 (05 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 18300/-
(v) Who pays GB loan installment	:	Mother
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-214625
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA 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	:	MOHONA AUTO HOUSE
Location	:	Sokhipur, Tangail
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 350,000/-(from existing business) 81% Required Investment BDT 80,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 10 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪He has an automobile shop.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 2 employees.▪Collects goods from Dhaka.▪The shop is owned.▪Agreed grace period is 3 months.

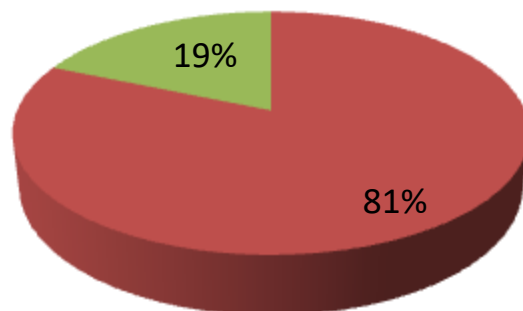
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Auto mobile item	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Auto mobile item	75,000	900,000
Total variable Expense (B)	75,000	900,000
Contribution Margin (CM) [C=(A-B)]	25,000	300,000
Less. Fixed Expense		
Electricity Bill	1,500	18,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	600	7,200
Salary (Staff)	5,000	60,000
Rent	5,500	66,000
Total fixed Cost (D)	17,900	214,800
Net Profit (E) [C-D]	7,100	85,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Battery	15	2000	30,000		10000	10000	40,000
Headlight	20	60	1,200	0	0	0	1,200
Carboter	10	3500	35,000	0	0	0	35,000
Selender box	10	2500	25,000	0	0	0	25,000
seilower	2	7000	14,000	0	0	0	14,000
sokap	10	3500	35,000	0	0	0	35,000
Chain	30	2200	66,000	0	0	0	66,000
barrel set	5	7000	35,000	1	70000	70,000	105,000
Others	1	8800	8,800	0	0	0	8,800
Security	1	100000	100,000	0	0	0	100,000
Total	104	136560	350,000	2	80,000	80,000	430,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 80,000
- Total 430,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Auto mobile item	128,000	1,536,000	1,612,800	1,693,440
Total Sales (A)	128,000	1,536,000	1,612,800	1,693,440
Less. Variable Expense				
Auto mobile item	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	32,000	384,000	403,200	423,360
Less. Fixed Expense				
Electricity Bill	1,500	18,000	17,000	18,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	800	9,600	9,000	9,500
Salary (Staff)	5,000	60,000	60,000	60,000
Rent	5,500	66,000	66,000	66,000
Total Fixed Cost	18,200	218,400	217,500	219,500
Net Profit (E) [C-D]	13,800	165,600	185,700	203,860
Investment Payback		32,000	32,000	32,000

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			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	165,600	185,700	203,860
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		133,600	287,300
	Total Cash Inflow	245,600	319,300	491,160
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	133,600	287,300	459,160

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:02
Experience & Skill : 05 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

BAJAJ
HERO
YAMAHA
TVS

মোহনা অটো হাউজ

শ্রোঃ মিঠুন আহমেদ

সকল প্রকার মটরসাইলের অরিজিনাল পার্টস এবং
সু-দক্ষ কারিগর দ্বারা মেরামত করা হয়।

মুজিব কলেজ রোড, সখিপুর, টাঙ্গাইল। মোবাইল: 01812-111159, 01742-214625

মুজিব কলেজ রোড

সখিপুর

BAJAJ











जलानु नुनसुअन



FAMILY PICTURE



FAMILY PICTURE