

Proposed NU Business Name: BAGHA HONDA HOUSE



Project identification and prepared by: Monoj kumar sarkar,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.HAPIJUR ROHOMAN JONY
Age	:	03-12-1985 (32 Years)
Education, till to date	:	Class-X
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers
Address	:	Vill: Horirampur, P.O:Mirgong, P.S:Bagha, Dist:Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.HAFIJA BEGUM
(iii) Father's name	:	MD.MOKHLUCHUR ROHOMAN
(iv) GB member's info	:	Branch:Monigram ,Centre # 64/m(Female) Member ID: 8347/2, Group No: 08 Member since: 20-02-2009 to 24-04-2016 New 31-05-17 (07Years)
Further Information:		First loan: BDT – 10,000
(v) Who pays GB loan installment	:	Existing Loan: BDT -0, Outstanding loan: -0 Fathers
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	08 Years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Old Motor Bayck Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-879270
Brother's Contact No.	:	01820-532868
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.HAFIJA BEGUM joined Grameen Bank since 07 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	:	BAGHA HONDA HOUSE
Location	:	Bagha,Bazzar, Rajshahi .
Total Investment in BDT	:	BDT-240,000/-
Financing	:	Self BDT 190000/-(from existing business) 79% Required Investment BDT 50,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	200,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes;Mobile,Motor Cycle Parts,& etc Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rent.▪Agreed grace period is 3 months.

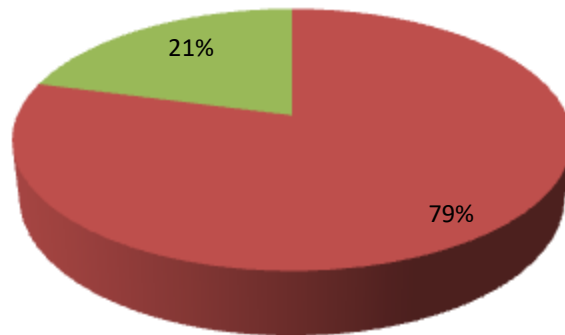
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile, Motor Cycle Parts, & etc Item.	8,000	240,000	2,880,000
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
Mobile, Motor Cycle Parts, & etc Item.	7,200	216,000	2,592,000
Total variable Expense (B)	7,200	216,000	2,592,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		1,000	12,000
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Guard		300	3,600
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		9,100	109,200
Net Profit (E) [C-D]		14,900	178,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile	100,000	0	100,000
Ring Piston	25,000	20,000	45,000
Bearing	5,000	0	5,000
Plug	5,000	0	5,000
Chain Set	5,000	0	5,000
Helmet	0	20,000	20,000
Others	5,000	10,000	15,000
	0	0	0
	0	0	0
	0	0	0
		0	
Total	190,000	50,000	190,000

Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 50,000
- Total 240,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Mobile, Motor Cycle Parts, & etc em.	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
Mobile, Motor Cycle Parts, & etc em.	9,000	270,000	3,240,000	3,402,000	3,572,100
Total variable Expense (B)	9,000	270,000	3,240,000	3,402,000	3,572,100
Contribution M. (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		2,500	30,000	31,000	32,000
Electricity Bill		1,000	12,000	13,000	14,000
Transportation		1,000	12,000	13,000	14,000
Salary (self)		4,000	48,000	48,000	48,000
Guard		300	3,600	4,000	4,500
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	3,000
Total Fixed Cost		9,100	109,200	112,800	116,900
Net Profit (E) [C-D]		20,900	250,800	265,200	280,000
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	250,800	265,200	280,000
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		230,800	476,000
	Total Cash Inflow	300,800	496,000	756,000
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	230,800	476,000	736,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :8 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







Castrol
Activ

Family picture

