

MAMUN AUTO SERVICING CENTRE



Project identification by: Md Sirajul Islam, Unit Manager, Elenga, Tangail

Project prepared by: Md Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAMUN MONDOL
Age	:	06-06-1982 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: North 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	:	HAOWA BEGUM
(iii) Father's name	:	HAIDER ALI MONDOL
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 21 (Female), Member ID: 8839, Group No: 15 Member since: 01-01-1996 (19 Years) First loan: 3,000 taka.
Further Information:		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

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	:	Sixteen years experience in running business. He worked in a automobile shop for eight years and gathered experience.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-433475, 01768-943257
Wife Contact No.	:	01724-191165
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elengar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Haowa Begum is a member of Grameen Bank since 19 years. At first she took 3,000 taka loan from Grameen Bank. Haowa Begum gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMUN AUTO SERVICING CENTRE
Location	:	Elenga bazar, Tangail
Total Investment in BDT	:	5,00,000 taka
Financing	:	Self BDT 2,50,000 (from existing business) 50% Required Investment BDT 2,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Repairing Motor Cycle▪Retailer of Motor Cycle Parts, Mobil and Petrol, Tire Tube, Cable, Ring pistol, Plug etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing three employee.▪Collects goods from Tangail, Bongshal, Dhaka.▪Agreed grace period is 4 months.

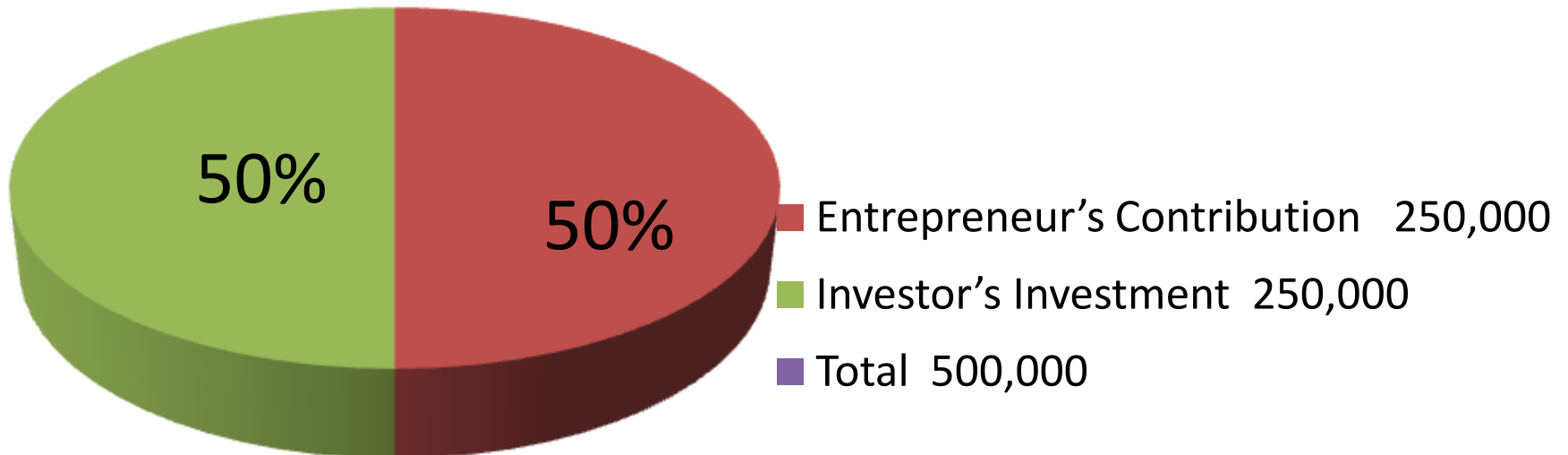
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobil and Petrol, Tire Tube, Cable, Ring pistol, Plug	3,500	105,000	1,260,000
Servicing	1,200	36,000	432,000
Total Sales (A)	4,700	141,000	1,692,000
Less. Variable Expense			
Mobil and Petrol, Tire Tube, Cable, Ring pistol, Plug	2,800	84,000	1,008,000
Servicing	500	15,000	180,000
Total variable Expense (B)	3,300	99,000	1,188,000
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Entertainment		600	7,200
Mobile Bill		500	6,000
Transportation		3,000	36,000
Salary (staff)		15,000	180,000
Salary (self)		7,000	84,000
Guard		100	1,200
Total fixed Cost (D)		29,700	356,400
Net Profit (E) [C-D]		12,300	147,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobil and Petrol, Tire Tube, Cable, Ring pistol, Plug etc	1,70,000	2,50,000	4,20,000
Security	50,000	-	50,000
Servicing Machine	30,000	-	30,000
Total	2,50,000	2,50,000	5,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Mobil and Petrol, Tire Tube, Cable, Ring pistol, Plug	6,000	180,000	2,160,000	2,268,000	2,381,400
Servicing	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	7,500	225,000	2,700,000	2,835,000	2,976,750
Less. Variable Expense					
Mobil and Petrol, Tire Tube, Cable, Ring pistol, Plug	4,800	144,000	1,728,000	1,814,400	1,905,120
Servicing	700	21,000	252,000	264,600	277,830
Total variable Expense (B)	5,500	165,000	1,980,000	2,079,000	2,182,950
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000	756,000	793,800
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		600	7,200	8,000	9,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		4,000	48,000	50,000	51,000
Salary (staff)		18,000	216,000	216,000	216,000
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		500	6,000	6,000	6,000
Total Fixed Cost		34,850	418,200	421,500	424,000
Net Profit (E) [C-D]		25,150	301,800	334,500	369,800
Investment Payback			100,000	100,000	100,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	301,800	334,500	369,800
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus		207,800	448,300
	Total Cash Inflow	557,800	548,300	824,100
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	207,800	448,300	724,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 16 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
Local competitors;

Pictures

BNO
LUBRICANTS

BNO
LUBRICANTS



**BNO
GOLD**

SAE 20W-50 API SG/CD

Go Further with the

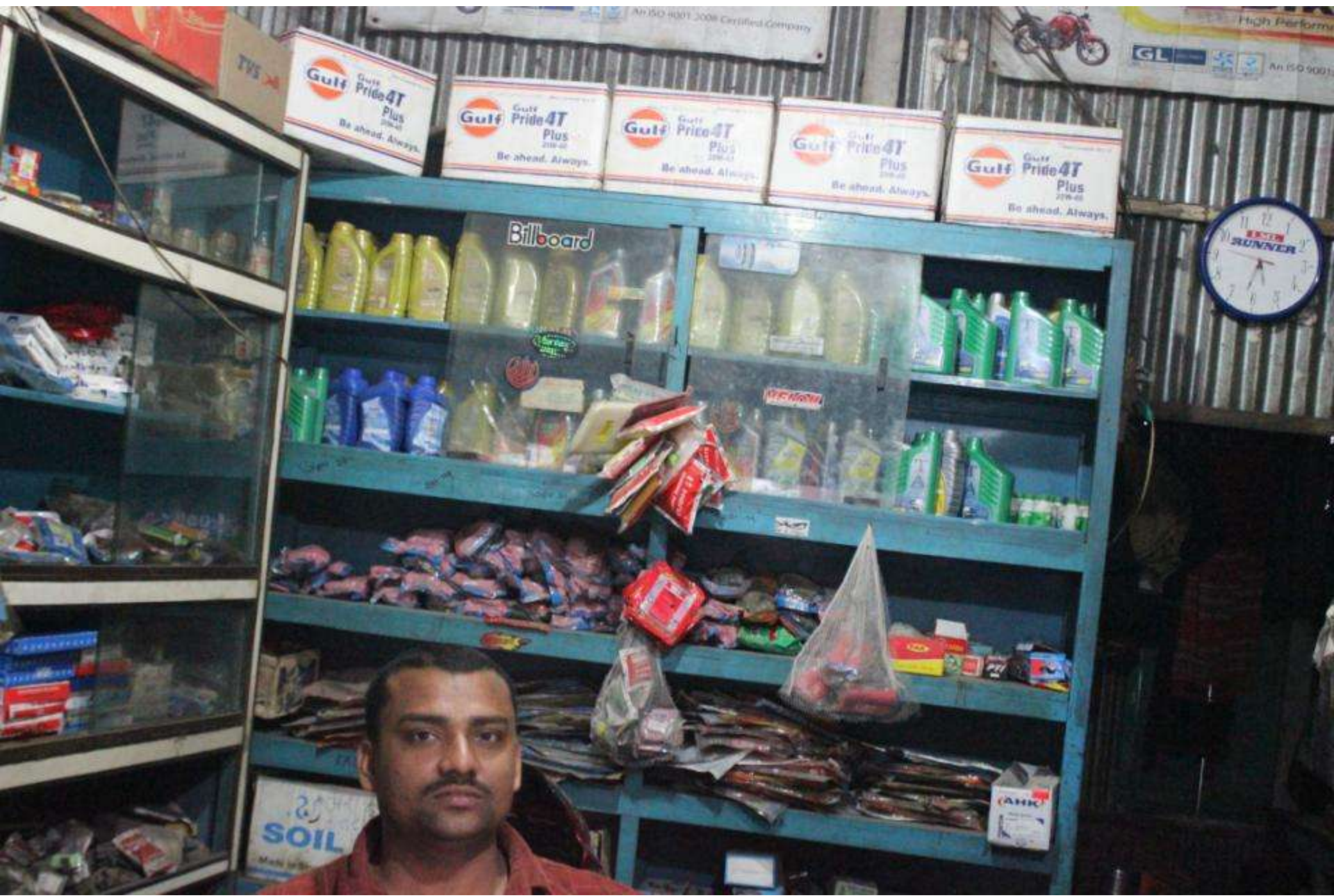
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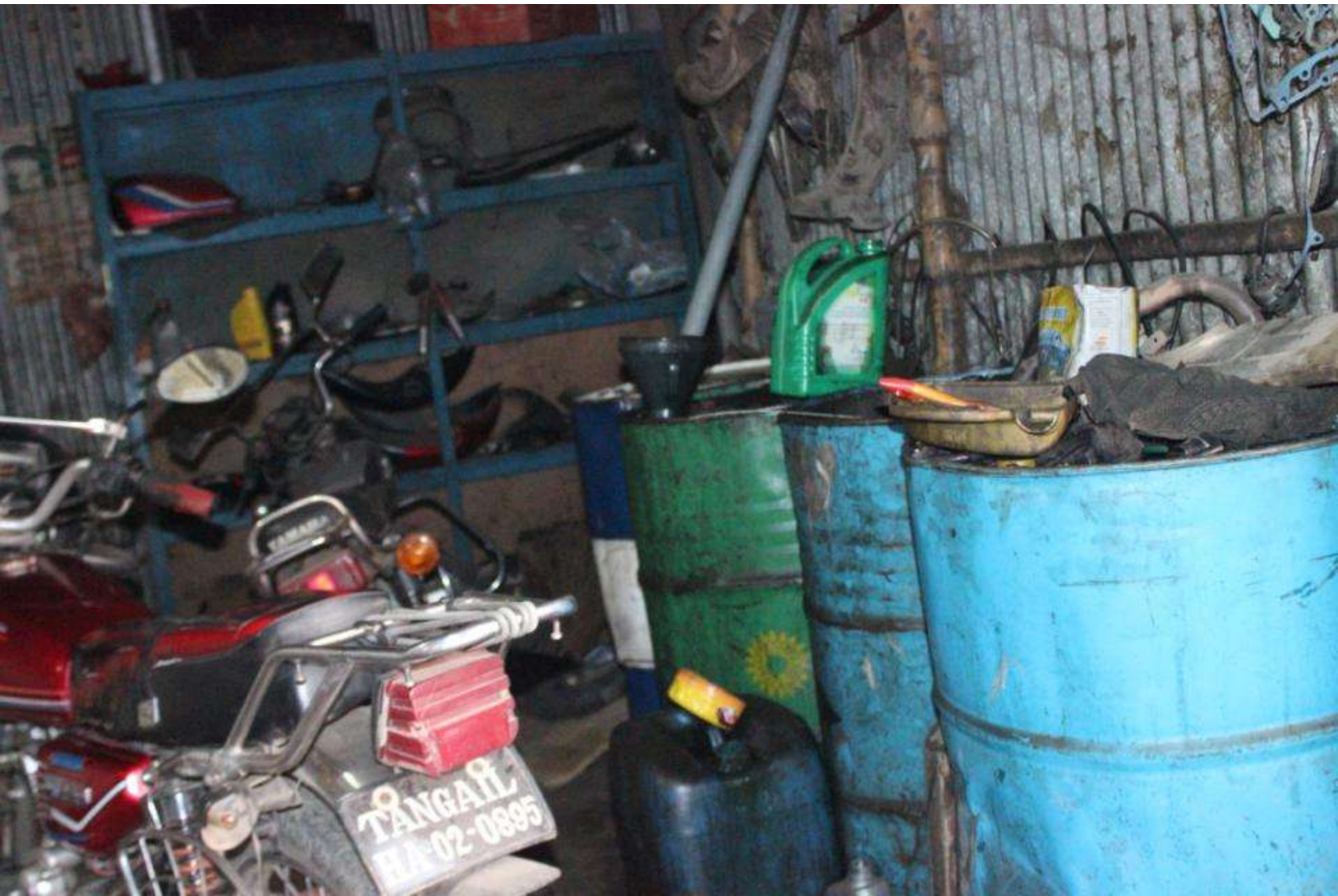




















FAMILY PICTURE

