

Proposed NU Business Name: **MARUF SIYAM TREADERS**



Project identification and prepared by: Md. Shahalam Shirajee,
Nobabgonj Unit, Dhaka

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHID HASAN MONNA
Age	:	11-08-1994 (22 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Kasimpur, P.O: Nobabgonj, P.S: Nobabgonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOYARA BEGUM
(iii) Father's name	:	MD. ABDUL ALI
(iv) GB member's info	:	Branch: Somsabad,vumi Centre # 54(Female), Member ID: 8123, Group No: 12 Member since: (15Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 20000
(v) Who pays GB loan installment	:	N/A
(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	:	5years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915102644
Mother's Contact No.	:	01936763401
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOYARA BEGUM joined Grameen Bank since 15 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MARUF SIYAM TREADERS
Location	:	Kashimpur, Nobabgonj, Dhaka
Total Investment in BDT	:	BDT 3,20,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 62% Required Investment BDT 1,20,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 16ft= 192square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Petrol, Diesel etc.▪10 % Gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Agreed grace period is 3 months.

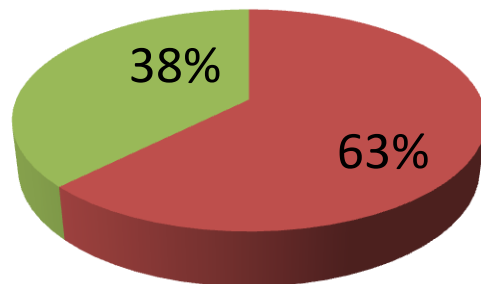
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Automobile fuel & accessories	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Automobile fuel & accessories	4500	135000	1620000
Total variable Expense (B)	4,500	135000	1620000
Contribution Margin (CM) [C=(A-B)	500	15000	180000
Less Variable Expense			
Rent		2,500	30000
Electricity bill		200	2400
Transportation		600	7200
Salary (self)		5000	60000
Entertainment		400	4800
Mobile bill		300	3600
Total fixed cost (D)		9,000	108000
Net Profit (E)= [C-D]		6,000	72000

Investment Breakdown

Particulars	Existing	Proposed	Total
Patrol	42,000	50,000	92000
Octane	21,000	40,000	61000
Diesel	16,000		16000
Kerosin	5,900		5900
Mobil	77,200	20,000	97200
Greese	900		900
Mobil	22,000		22000
Others	3000	10000	13000
Rack, table ,chair	12000		12000
	200,000	120,000	320000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 120,000
- Total 320,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Automobile fuel & accessories	7100	213000	2556000	2683800
Total Sales (A)	7100	213000	2556000	2683800
Less Variable Expense				
Automobile fuel & accessories	6390	191700	2300400	2415420
Item				
Total variable Expense (B)	6,390	191700	2300400	2415420
Contribution Margin (CM) [C=(A-B)	710	21300	255600	268380
Less Variable Expense				
Rent		2,500	15,000	15,000
Electricity bill		300	3600	3800
Transportation		800	9,600	9,800
Salary (Self)		5000	60000	60000
Entertainment		400	4800	4800
Mobile bill		350	4200	4400
Total fixed cost (D)		9,350	97,200	97,800
Net Profit (E)= [C-D]		11950	143400	170,580
Investment Payback			72,000	72,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	120,000	
1.2	Net Profit	143,400	170,580
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		71,400
	Total Cash Inflow	263400	241980
2	Cash Outflow		
2.1	Purchase of Product	120,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	72000	72000
	Total Cash Outflow	192,000	72000
3	Net Cash Surplus	71,400	169980

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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



Mobil Super 4T
12 x L

Havoline SUPER 4T
Castrol ACTIV
Castrol ACTIV
Mobil Super 4T
TOTAL
Mobil Super 4T
Mobil Super 4T

ধূমপান নিষেধ

ধূমপান নিষেধ

ধূমপান নিষেধ

Mobil Super 4T
12 x L

Mobil Special
12 x L

HOPE
LUCKY



ধূমপান নিষেধ

আস্তে কথা বলুন

বাঁক চড়িয়া লজ্জা দিবেন ন

ধূমপান নিষেধ





MOL-X

bp

Mobil Super 4T

Castrol

Castrol

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

ধূমপান নিষেধ

আগে কথা বলুন

বর্ষা ঠাণ্ডা লক্ষ্য করুন

ধূমপান নিষেধ

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T



মারুফ সিয়াম ট্রেডার্স

এখানে তেল, মবিল, গ্রীছ পাইকারি ও খুচরা বিক্রয় করা হয়



শ্রীঃ জাহিদ হাসান মুন্না

মোবাঃ ০১৯১৫-১০২৬৪৪

কাশিমপুর, নবাবগঞ্জ, ঢাকা - ১৩২০।





Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

Mobil Super 4T

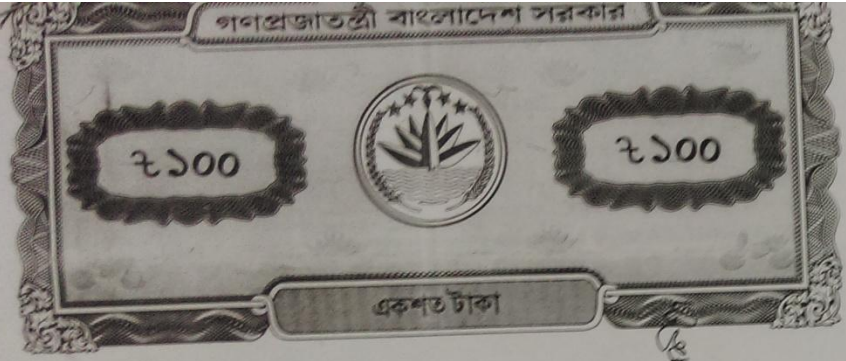
Mobil Super 4T

Mobil Special

Mobil Super 4T

Stacks of boxes, some labeled with Mobil Super 4T and other brands like Total.





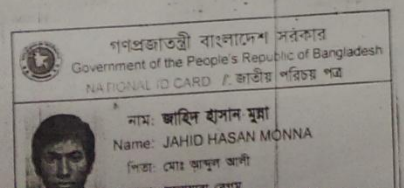
০১১৪৪২১

মুদ্রিত: জাহিদ হাসান মুন্না

জাহিদ হাসান মুন্না

দোকান ঘর ভাড়ার চুক্তিপত্র
মেয়াদ ০৩ (তিন) বছর

হাজী মো: ইসলাম রশিদ, পিতা: মুক্ত মো: হুসেইন মোড়ল, মাতা: আতরজান বিবি, গ্রাম: শকরখালী, পো:
ঝালপাড়, উপজেলা: নবাবগঞ্জ, জেলা: ঢাকা, পেশা: ব্যবসা, বর্ম: ইসলাম, জাতীয়তা: বাংলাদেশী।
প্রথম পক্ষ (দোকান মালিক)



জলা:
টিয়া)
পরিতে
বাকান
চানার

বঃ কলাকোপা ইউনিয়ন পরিষদ
ইউনিয়ন, ফরম নং ৭ (১২ (১) নিয়ম প্রাপ্ত)
উপজেলা নবাবগঞ্জ, জেলা ঢাকা-১৩৩০

ঐতিহ্য

417 ৪৩৭ তারিখ ২১/১০/১৬

স্বাক্ষর: জাহিদ হাসান মুন্না

গ্রামীণ ব্যাংক
কলাকোপা নবাবগঞ্জ দাখা শাখা

সহজ ঋণের পাশ বই

নাম: মনোয়ারা

FAMILY PICTURE

