

Proposed NU Business Name: **NAHID MOTORS**



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Chhagalnaiya Unit, Feni

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## **Brief Bio of The Proposed Nobin Udyokta**

|  |   |  |
|--|---|--|
| Name   | : | <b>NUR HOSSAIN</b>   |
| Age  | : | 01-04-1993 (33 Years)  |
| Education, till to date                          | : | SSC  |
| Marital status                                   | : | Single   |
| Children   | : | 2 Son  |
| No. of siblings:                                 | : | 04 Brothers & 03 Sisters   |
| Address  | : | Vill: Pathan Bari, P.O: Darogar hat, P.S: Chhagalnaiya, Dist: Feni.  |
| Parent's and GB related Info                     |   |  |
| (i) Who is GB member                             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>   |
| (ii) Mother's name                               | : | <b>DELFOROZ</b>  |
| (iii) Father's name                              | : | <b>ABDUL HAI</b>   |
| (iv) GB member's info                            | : | Branch: Uttor Mondia, Centre # 07 (Female),<br>Member ID: 1145/1, Group No: 03<br>Member since: 10-05-2000 to 2015 (10 Years)<br>First loan: BDT 5,000 |
| Further Information:                             |   | Existing Loan: BDT 30,000/-, Outstanding loan:   |
| (v) Who pays GB loan installment                 | : | N/A  |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 02 years experience in running business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | Business  |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01820-200726  |
| Mother's Contact No.  | : | 01863-933199  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Chhagalnaiya Unit, Feni    |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**DELFOROZ** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>NAHID MOTORS</b>   |
| Location  | : | Chhagolnaiya Bazaar, Feni   |
| Total Investment in BDT                           | : | BDT 6,60,000/-  |
| Financing   | : | Self BDT 580,000/- (from existing business) 88%<br>Required Investment BDT 80,000/- (as equity) 12%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : | 7 ft x 20 ft= 140 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪ Currently run a motors shop.</li><li>▪ Average 20% gain on sales.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ Collects goods from Feni.</li><li>▪ The shop is rented.</li><li>▪ Agreed grace period is 3 months.</li></ul> |

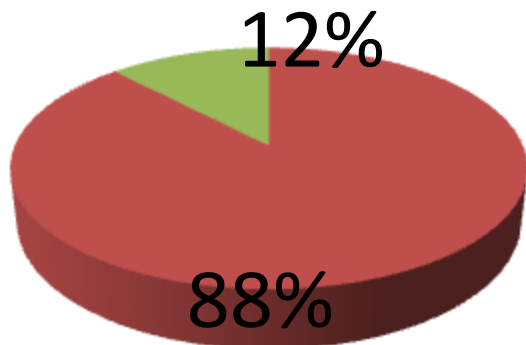
## Existing Business (BDT)

| Particular                                | Monthly        | Yearly           |
|---|----------------|------------------|
| <b>Revenue (sales)</b>                    |                |                  |
| Motor item                                | 110,000        | 1,320,000        |
| <b>Total Sales (A)</b>                    | <b>110,000</b> | <b>1,320,000</b> |
| <b>Less. Variable Expense</b>             |                |                  |
| Motor item                                | 88,000         | 1,056,000        |
| <b>Total variable Expense (B)</b>         | <b>88,000</b>  | <b>1,056,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>22,000</b>  | <b>264,000</b>   |
| <b>Less. Fixed Expense</b>                |                |                  |
| Electricity Bill                          | 1,000          | 12,000           |
| Mobile Bill                               | 300            | 3,600            |
| Salary (self)                             | 5,000          | 60,000           |
| Transportation                            | 3,000          | 36,000           |
| Entertainment                             | 200            | 2,400            |
| Rent                                      | 6,000          | 72,000           |
| Guard                                     | 200            | 2,400            |
| Generator                                 | 150            | 1,800            |
| <b>Total fixed Cost (D)</b>               | <b>15,850</b>  | <b>190,200</b>   |
| <b>Net Profit (E) [C-D]</b>               | <b>6,150</b>   | <b>73,800</b>    |

## Investment Breakdown

| Existing         |            |            |                | Proposed   |            |               |                |
|------------------|------------|------------|----------------|------------|------------|---------------|----------------|
| Particulars      | Qty.       | Unit Price | Amount (BDT)   | Qty.       | Unit Price | Amount (BDT)  | Proposed Total |
| Motor Cycle plus | 286        | 350        | 100,100        | 229        | 350        | 80,000        | 180,100        |
| Mobil            | 100        | 370        | 37,000         | 0          | 0          | 0             | 37,000         |
| Head Light       | 7          | 1600       | 11,200         | 0          | 0          | 0             | 11,200         |
| Helmet           | 20         | 1500       | 30,000         | 0          | 0          | 0             | 30,000         |
| Others           | 1          | 1700       | 1,700          | 0          | 0          | 0             | 1,700          |
| Security         | 1          | 400000     | 400,000        | 0          | 0          | 0             | 400,000        |
| <b>Total</b>     | <b>415</b> |            | <b>580,000</b> | <b>229</b> |            | <b>80,000</b> | <b>660,000</b> |

## Source of Finance



- Entrepreneur's Contribution 580,000
- Investor's Investment 80,000
- Total 660,000

## Financial Projection (BDT)

| Particular                                | Monthly        | 1st Year         | 2nd Year         | 3rd Year         |
|---|----------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>                    |                |                  |                  |                  |
| Motor item                                | 140,000        | 1,680,000        | 1,764,000        | 1,852,200        |
| <b>Total Sales (A)</b>                    | <b>140,000</b> | <b>1,680,000</b> | <b>1,764,000</b> | <b>1,852,200</b> |
| <b>Less. Variable Expense</b>             |                |                  |                  |                  |
| Motor item                                | 112,000        | 1,344,000        | 1,411,200        | 1,481,760        |
| <b>Total variable Expense (B)</b>         | <b>112,000</b> | <b>1,344,000</b> | <b>1,411,200</b> | <b>1,481,760</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>28,000</b>  | <b>336,000</b>   | <b>352,800</b>   | <b>370,440</b>   |
| <b>Less. Fixed Expense</b>                |                |                  |                  |                  |
| Electricity Bill                          | 1,000          | 12,000           | 13,000           | 14,000           |
| Mobile Bill                               | 400            | 4,800            | 5,500            | 6,000            |
| Salary (self)                             | 5,000          | 60,000           | 60,000           | 60,000           |
| Transportation                            | 3,500          | 42,000           | 44,000           | 46,000           |
| Entertainment                             | 200            | 2,400            | 3,000            | 3,500            |
| Rent                                      | 6,000          | 72,000           | 72,000           | 72,000           |
| Guard                                     | 200            | 2,400            | 3,000            | 3,500            |
| Generator                                 | 150            | 1,800            | 2,000            | 2,200            |
| <b>Total Fixed Cost</b>                   | <b>16,450</b>  | <b>197,400</b>   | <b>202,500</b>   | <b>207,200</b>   |
| <b>Net Profit (E) [C-D]</b>               | <b>11,550</b>  | <b>138,600</b>   | <b>150,300</b>   | <b>163,240</b>   |
| <b>Investment Payback</b>                 |                | <b>32,000</b>    | <b>32,000</b>    | <b>32,000</b>    |



## 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> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 80,000              |                     |                     |
| 1.2         | Net Profit  | 138,600             | 150,300             | 163,240             |
| 1.3         | Depreciation (Non cash item)                      |                     | -                   | -                   |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 106,600             | 224,900             |
|             | <b>Total Cash Inflow</b>                          | <b>218,600</b>      | <b>256,900</b>      | <b>388,140</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 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              |
|             | <b>Total Cash Outflow</b>                         | <b>112,000</b>      | <b>32,000</b>       | <b>32,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>106,600</b>      | <b>224,900</b>      | <b>356,140</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures









# FAMILY PICTURE

