

Proposed NU Business Name: **M/S FIROZA AUTO PARTS**



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Feni Sadar Unit, Feni
Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	md. Hossain
Age	:	11-11-1994 (23 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Null
No. of siblings:	:	05 Brothers
Address	:	Vill: South Chandona ; P.O: Shaldhor Bazar ; P.S: Porsuram ; 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	:	LATE FIROZA AKTER
(iii) Father's name	:	MD. EHSAK
(iv) GB member's info	:	Branch: Porsuram, Feni, Centre # 09 (Female), Member ID: 1872, Group No: 04 Member since: 25-03-1999 To 2010 (11 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Null
(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	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01875-269330
Family's Contact No.	:	01850-609572
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE FIROZA AKTER joined Grameen Bank since 11 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	M/S FIROZA AUTO PARTS
Location	:	Salauddin Mor, Feni
Total Investment in BDT	:	BDT 458,000/-
Financing	:	Self BDT 388,000/- (from existing business) 85% Required Investment BDT 70,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 12 ft= 300 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; CNG Body, Fet, Comper, Tyre, Madghat etc▪Average 10% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni, Dhaka, Chittagong.▪Agreed grace period is 3 months.

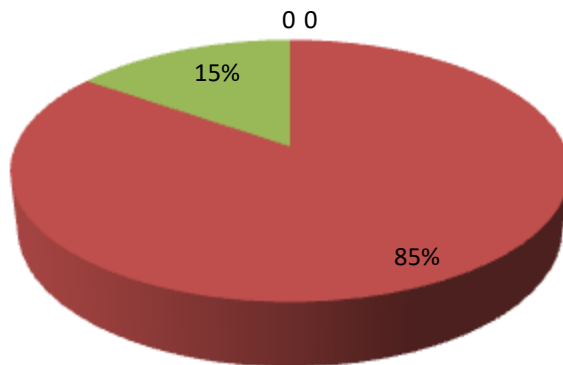
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
CNG Body, Fet, Comper, Tyre, Madghat etc	10,000	300,000	3600000
Total Sales (A)	10,000	300,000	3600000
Less Variable Expense			
CNG Body, Fet, Comper, Tyre, Madghat etc	9,000	270,000	3240000
Total variable Expense (B)	9,000	270,000	3240000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360000
Less Variable Expense			
Rent		2,200	26400
Electricity bill		600	7200
Transportation		4,000	48000
Salary (self)		5,000	60000
Entertainment		200	2400
Guard		300	3600
Generator		100	1200
Mobile bill		300	3600
Total fixed cost (D)		12,700	152400
Net Profit (E)= [C-D]		17,300	207600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Feet	5	7000	35,000	5	7000	35,000	70,000
Huff body	11	3500	38,500	5	3500	17,500	56,000
Bumper	100	1000	100,000	10	1000	10,000	110,000
wai	20	1,550	31,000	0	0	0	31,000
Madghat	100	250	25,000	0	0	0	25,000
Tola	30	550	16,500	0	0	0	16,500
Tyre	15	2000	30,000	0	0	0	30,000
Back dala	20	700	14,000	0	0	0	14,000
Foot stick	20	1,400	28,000	0	0	0	28,000
Others	0	0	20,000	0	0	7,500	27,500
Security	1	0	50,000	0	0	0	50,000
Total	187		388,000	0	0	70,000	458,000

Source of Finance



- Entrepreneur's Contribution 388,000
- Investor's Investment 70,000
- Total 458,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
CNG Body, Fet, Comper, Tyre, Madghat etc	10,500	315,000	3780000	3969000	4167450
Total Sales (A)	10,500	315,000	3780000	3969000	4167450
Less Variable Expense					
CNG Body, Fet, Comper, Tyre, Madghat etc	9,450	283,500	3402000	3572100	3750705
Total variable Expense (B)	9,450	283,500	3402000	3572100	3750705
Contribution Margin (CM) [C=(A-B)	1,050	31,500	378000	396900	416745
Less Variable Expense					
Rent		2,200	26400	26,400	26,400
Electricity bill		900	10800	11,200	11,500
Transportation		4,500	54000	54,500	55,000
Salary (self)		5000	60000	60,000	60,000
Entertainment		200	2400	2,400	2,400
Guard		300	3600	3600	3,600
Generator		100	1200	1,200	1,200
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		13,600	163200	164,300	165,400
Net Profit (E)= [C-D]		17,900	214800	232,600	251,345
Investment Payback			28,000	28,000	28,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	214800	232,600	251,345
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		186,800	391,400
	Total Cash Inflow	284,800	419,400	642,745
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	186,800	391,400	614,745

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

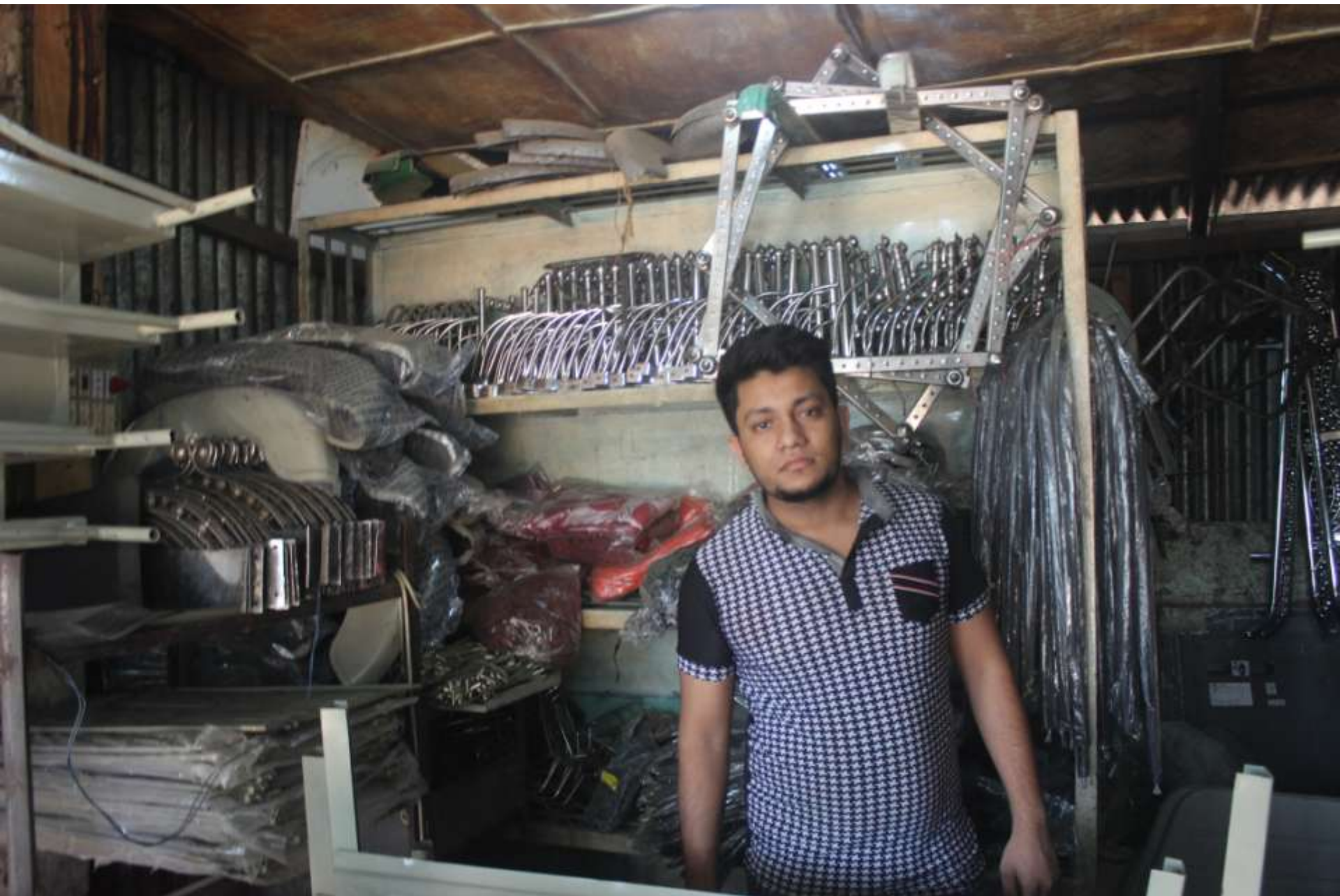
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

