

Proposed NU Business Name: **RAKIB MOTORS**



Project identification and prepared by: MD. Ataur Rahman
Sokhipur.

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHIN VUIYA
Age	:	12-08-1982 (35Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son 2 Daughter
No. of siblings:	:	1 Brother 2 Sister
Address	:	Vill: Noluya P.O: Noluya P.S: Sokhipur 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	:	MST. RABEYA BEGUM
(iii) Father's name	:	MD. ABDUR RAHIM VUIYA
(iv) GB member's info	:	Branch :Jadobpur Centre 50 (Female), Member ID: 1488 , Group No: 04 Member since:3-05-1990 (27 years) First loan: BDT 2500
Further Information:		Existing loan: BDT 10000, Outstanding Loan:0
(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.)	:	Yes
Business Experiences and Training Info	:	5 years experience in running business. 10 Years in own business She has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782909383
Family's Contact No.	:	01710952433
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Tangail..

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RABEYA BEGUM joined Grameen Bank since 27 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

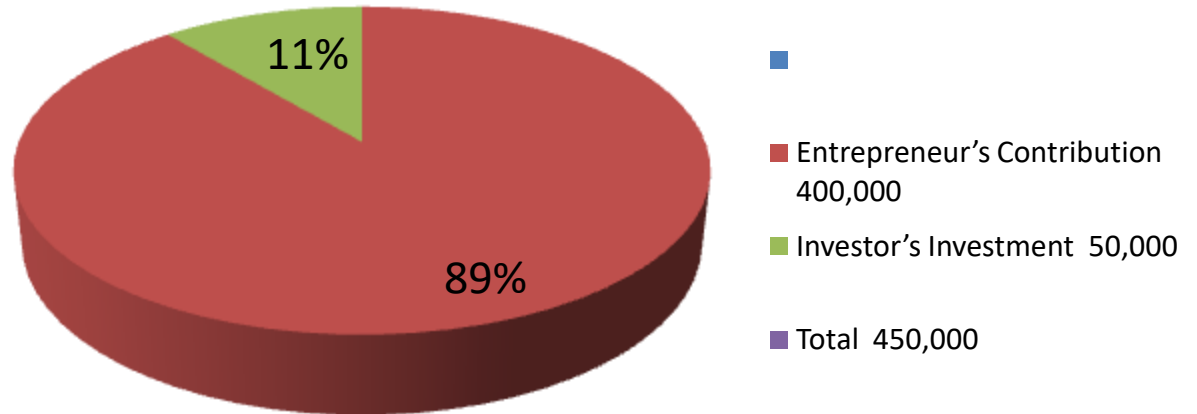
Business Name	:	RAKIB MOTORS
Location	:	Noluya bazar, Sokhipur, Tangail
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 400,000/- (from existing business) 89% Required Investment BDT 50,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ftx 10 ft=200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Motors items.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Car & Motors item	1700	51000	612000
		0	0
Total Sales(A)	1700	51000	612000
Less Variable Expense (B)			0
Car & Motors item	1275	38250	459000
Total Variable Expense	1275	38250	459000
Contributon Margin (CM) [C=(A-B)]	425	12750	153000
Less Fixed Expense			
Rent		1300	15600
Electric Bill		500	6000
Transportaion		700	8400
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		200	2400
Guard		120	1440
Generator			0
Mobile Bill		200	2400
Total Fixed Cost (D)		8,020	96240
Net Profit (E)= [C-D]		4730	56760

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Car & motors Item			300000			50,000	350,000
Security			100000				100,000
							0
							0
							0
	0	0	400,000	0	0	50,000	450000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Car & Motors item	2200	66000	792000	831600	873180
Total Sales(A)	2200	66000	792000	831600	873180
Less Variable Expense (B)					
Car & Motors item	1650	49500	594000	623700	654885
Total Variable Expense	1650	49500	594000	623700	654885
Contributon Margin (CM) [C=(A-B)]	550	16500	198000	207900	218295
Less Fixed Expense					
Rent		1300	15600	15600	15600
Electric Bill		500	6000	72000	864000
Transportaion		700	8400	8820	9261
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		200	2400	2400	2400
Guard		120	1440	1440	1440
Generator			0	0	0
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		8,020	96240	160260	952701
Net Profit (E)= [C-D]		8480	101760	106848	112190
Investment Pay Back			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	101,760	106848	112190.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		81760	168608
	Total Cash Inflow	151,760	188,608	280,798
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	81,760	168,608	260,798

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 10 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



A man in a light-colored, short-sleeved, patterned shirt and patterned shorts stands in the center of the shop, looking towards the camera.

PRO
12X1L
MX5
www.gulf.com.sa

Fancy
Mighty
Mighty
Mighty



TOP

Gulf



X5
MOTOR OIL
ENGINE OIL

HIPRO

V-50

IL



M bil
Super 41

M bil
Super 41



FAMILY PICTURE

