

Proposed NU Business Name: **ALLAHR DAN AUTO MOBILE WORKSHOP**



Project identification and prepared by: Md : Aniser Rahaman,
Porshuram, Feni

Project verified by: Shushanto Byashas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL MUGIB
Age	:	10-01-1990 (28Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	0 Daughter ,0 Son
No. of siblings:	:	03 Brothers & 01 Sister
Address	:	Vill :Chitlia, P.O: Solia, P.S: Porshuram, 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	:	FATEMA AKTHER
(iii) Father's name	:	ABDUL MANNAN
(iv) GB member's info	:	Member No-5235, Centre # 26 Female), Group No:03 First loan: BDT 3000/- Existing loan: BDT 10,000 /- Outstanding loan: BDT /- :
Further Information:		No
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	12 years experience in running business.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	01823-693390
Entrepreneur Contact No.	:	01814838942
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

FATEMA AKTHER joined Grameen Bank since 05 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

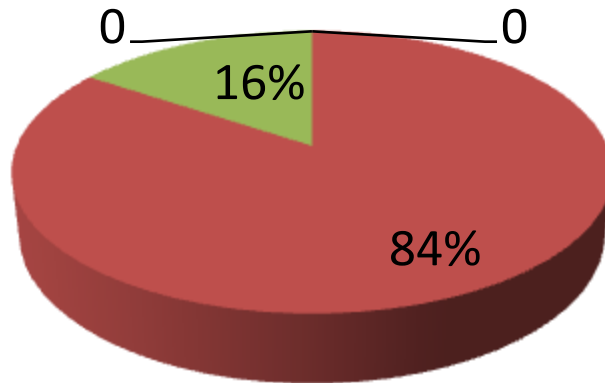
Proposed Nobin Udyokta Business Info

Business Name	:	ALLAHR DAN AUTO MOBILE WORKSHOP
Location	:	Duk Bangla Mor, Porshuram, Feni
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 270,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has run the business like as Mobil, CNG Pump, octen, Etc▪ Gain on sales 25%.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is rented.▪ Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Mobil,Octen, CNG Pump, Battary ETC	2800	84000	1008000
	0	0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Mobil,Octen, CNG Pump, Battary ETC	2100	63000	756000
Total Variable Expense	2100	63000	756000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		600	7200
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		7000	84000
Entertainment		300	3600
Guard		0	0
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		14850	178200
Net Profit (E)= [C-D]		6150	73800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobil	10	5,000	50,000			0	50,000
CNG Pump	20	4,000	80,000	10	4000	40,000	120,000
Octen			5,000			0	5,000
Partol			5,000			0	5,000
Battary			5,000			0	5,000
Security			50,000			0	50,000
Others			75,000			0	75,000
Taire			0			10,000	10,000
	30	9000	270000	10	4000	50000	320000

Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 50,000
- Total 320,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Mobil,Octen, CNG Pump, Battery ETC	3200	96000	1152000	1209600
0	0	0	0	0
Total Sales(A)	3200	96000	1152000	1209600
Less Variable Expense (B)				
Straw, Bran, Medicine etc	2400	72000	864000	907200
Total Variable Expense	2400	72000	864000	907200
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400
Less Fixed Expense				
Rent		1000	12000	12000
Electric Bill		600	7200	7500
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		7000	84000	84000
Entertainment		300	3600	3600
Gard		0	0	0
Generator		150	1800	1800
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		14850	176400	177100
Net Profit (E)= [C-D]		9150	109800	115290
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	109,800	115290
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		79800
	Total Cash Inflow	159,800	195,090
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	79,800	165,090

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







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শ্রোঃ-মোঃ সুমন

আল্লাহর দান ফৌর



এখানে খন্ডলের মিষ্টি,
রসমলাই, দধি, আইসক্রীম



পেট্রোল, মবিল, অকটেন পাওয়া যায়।

ডাক বাংলো, চৌমুড়ী, পরশুরাম, ফেনী।





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FAMILY PICTURE

