

Proposed NU Business Name: **SHAHID MOTORS**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD EMRAN RIAD
Age	:	02-08-1996 (21 Years)
Education, till to date	:	Class 05
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Sundorpur ; P.O: Aftab Bibir Hatt ; P.S: Feni Sadar ; 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	:	KOHINUR BEGUM
(iii) Father's name	:	AFAJ UDDIN
(iv) GB member's info	:	Branch: Balogaon, Feni, Centre # 07 (Female), Member ID: 1636, Group No: 06 Member since: 20-06-2002 To Present (15 Years) First loan: BDT 5,000/- Existing loan: BDT 100.000 Outstanding loan: BDT 72,600
Further Information:		
(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	:	12 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832-991858
Family's Contact No.	:	01818-106052
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOHINUR BEGUM joined Grameen Bank since 22 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SHAHID MOTORS
Location	:	Sundorpur Bazar, Feni
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120 ,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Security	:	70,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Piston, Bearing, Spring etc▪Average 35% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Feni, Dhaka, Chittagong.▪Agreed grace period is 3 months.

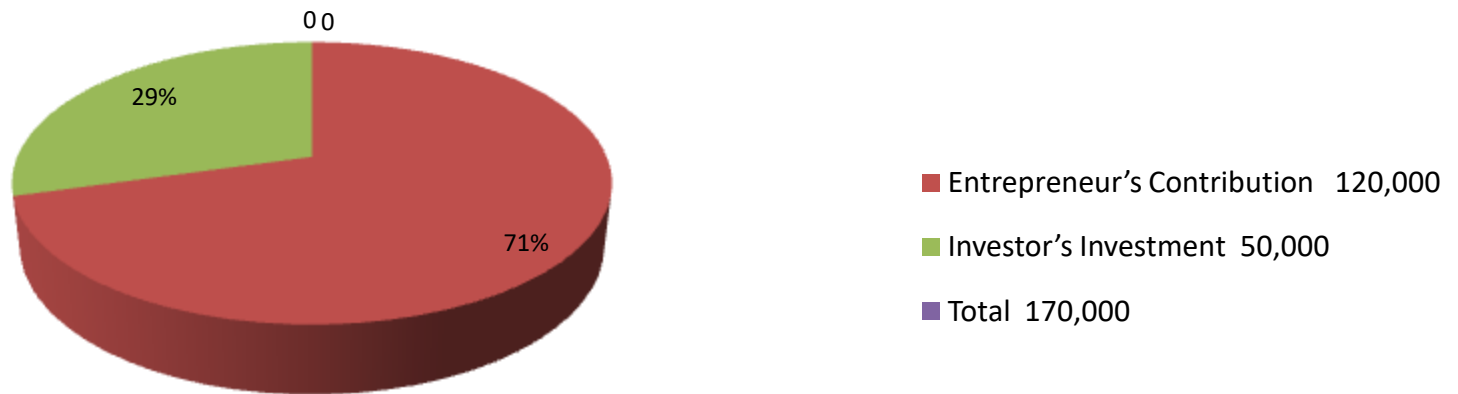
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Power box, Bearing, Spring etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less Variable Expense			
Power box, Bearing, Spring etc	1,950	58,500	702,000
Total variable Expense (B)	1,950	58,500	702,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less Variable Expense			
Rent		750	9,000
Electricity bill		400	4,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (Staff)		8,000	96,000
Entertainment		500	6,000
Guard		100	1,200
Generator		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		16,350	196,200
Net Profit (E)= [C-D]		15,150	181,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobil	2	20000	40,000	1	20000	20000	60,000
Batery Water	200	20	4,000	0	0	0	4,000
Greeg	200	130	26,000	0	0	0	26,000
Plus Cup	30	400	12,000	0	0	0	12,000
Exel	4	700	2,800	0	0	0	2,800
Out Coil	2	500	1,000	0	0	0	1,000
CD	3	1250	3,750	0	0	0	3,750
Armichar	2	900	1,800	0	0	0	1,800
Mondir	24	250	6,000	0	0	0	6,000
Others	1	2650	2,650	1	30000	30000	32,650
Security	1	20000	20,000	0	0	0	0
Total	469	46800	120,000	2	50000	50,000	170,000

Source of Finance



Financial Projection (BDT)

Particular	Daily		Monthly	Year 1	Year 2
Revenue(Sales)					
Power box, Bearing, Spring etc	4,000	120,000	1440000	1512000	1587600
Total Sales (A)	4,000	120,000	1440000	1512000	1587600
Less Variable Expense					
Power box, Bearing, Spring etc	2,600	78,000	936000	982800	1031940
Total variable Expense (B)	2,600	78,000	936000	982800	1031940
Contribution Margin (CM) [C=(A-B)	1,400	42,000	504000	529200	555660
Less Variable Expense					
Rent		750	9,000	9,000	9,000
Electricity bill		700	8,400	9,000	9,500
Transportation		1,400	16,800	17,000	17,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		8,000	96,000	96,000	96,000
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Generator		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		17,150	202,200	206,800	208,100
Net Profit (E) [C-D]		24,850	291,800	322,400	347,560

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	50,000		
1.2	Net Profit	301,800	322,400	347,560
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		281,800	584,200
	Total Cash Inflow	351,800	604,200	931,760
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	281,800	584,200	911,760

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; Sundorpu Bazar
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

