

Proposed NU Business Name: BISMILLA AUTO CAR SOLUTION AND ENGINEIRING



Project identification and prepared by: Aman ulla ,
Dagonbhuiyan, Feni
Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR ALAM
Age	:	21-12-1988 (29 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Villi: Udragpur, P.O: Dagonvhuiyan, P.S: Dagonvhuiyan, 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	:	JAHANARA BEGUM
(iii) Father's name	:	KHURSHID ALAM
(iv) GB member's info	:	Branch: Dagonvuiyan , Centre # 03 (Female), Member ID: 1045, Group No: 01 Member since: 2006 to 2010 till(05Years) First loan: BDT 6,000/-
Further Information:		Existing loan: BDT , Outstanding loan: nill
(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	:	He has 21years experience in running business. 02Years in own business. He has 19 years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01868333310
Family's Contact No.	:	01811843407
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 6000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLA AUTO CAR SOLUTION AND ENGINIRING
Location	:	Feni road ,Dagonbhuiyan,Feni.
Total Investment in BDT	:	BDT 5,95,000/-
Financing	:	Self BDT 5,35,000/- (from existing business) 90% Required Investment BDT 60,000/- (as equity) 10%
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 of the shop	:	40,000/=
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Care parts items etc.▪Average 40% gain on sales.▪The business is operating by the entrepreneur himself. He has 04 employee.▪One will be appointed after getting equity money▪ The shop is rented.▪ Collects goods from Dhaka & Chittagong.▪ Agreed grace period is 3 months.

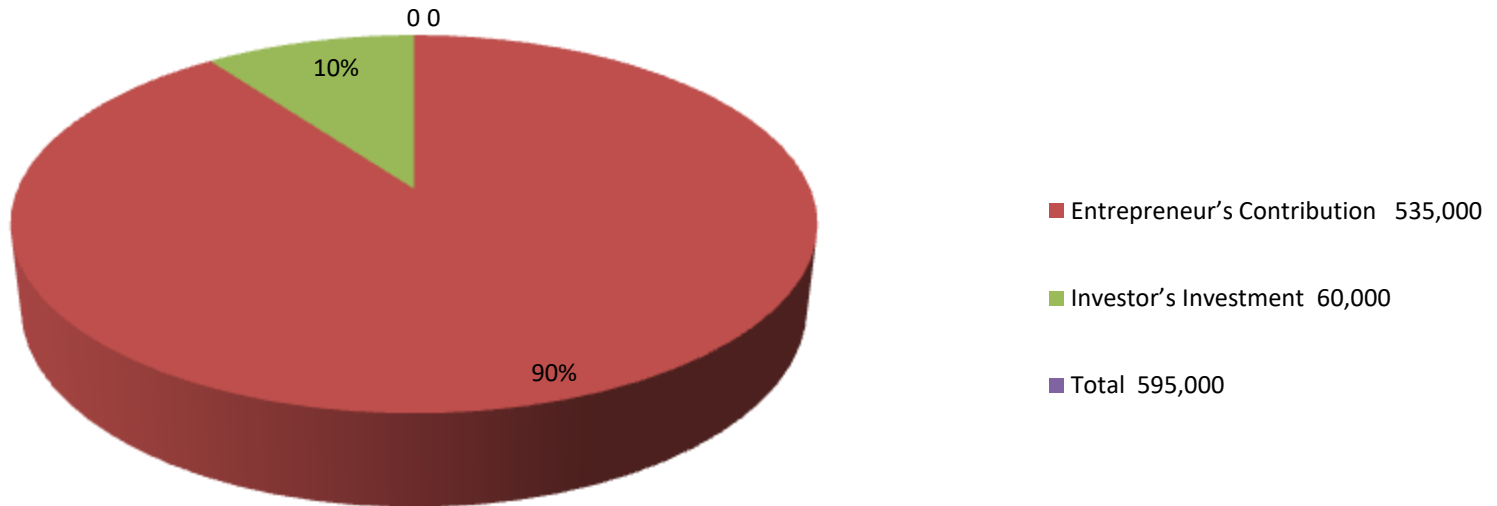
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Servicing parts items etc.	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Servicing parts items etc.	3000	90000	1080000
Total variable Expense (B)	3000	90000	1080000
Contribution Margin (CM) [C=(A-B)]	2000	60000	720000
Less Variable Expense			
Rent		5000	60000
Electricity bill		1000	12000
Transportation		0	0
Salary (self)		5000	60000
Salary(Staff)		20000	240000
Entertainment		500	6000
Guard		0	0
Generator		100	1200
Mobile bill		500	6000
Total fixed cost (D)		32100	385200
Net Profit (E)= [C-D]		27900	334800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Gair box	1	185000	185000	0	0	0	185000
eingain	1	170000	170000	0	0	60000	230000
Gair box	2	70000	140000	0	0	0	140000
Security			40000	0	0		40000
Total			535000			60000	595000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Servicing parts items etc.	5500	165000	1980000	2079000	2182950
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less Variable Expense					
Servicing parts items etc.	3300	99000	1188000	1247400	1309770
Total variable Expense (B)	3300	99000	1188000	1247400	1309770
Contribution Margin (CM) [C=(A-B)	2200	66000	792000	831600	873180
Less Variable Expense					
Rent		5000	60000	60000	60000
Electricity bill		1500	18000	42200	42400
Transportation		0	0	30200	30400
Salary (self)		5000	60000	62000	64000
Salary(Staff)		25000	300000	300000	300000
Entertainment		500	6000	6000	6000
Guard		0	0	0	0
Generator		100	1200	1200	1200
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		37800	453600	510200	512800
Net Profit (E)= [C-D]		28200	338400	355320	373086
Investment Payback			24000	24000	24000

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	60,000		
1.2	Net Profit	338400	355320	373086
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		314,400	645,720
	Total Cash Inflow	398,400	669,720	1,018,806
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	314,400	645,720	994,806

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 21 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



Holcim

100 Years

ERLAN











বিস্মিল্লাহ্ অটো কার সলিউশন

প্রোঃ নূর আলম (টিপু)

এন্ড ইঞ্জিনিয়ারিং

এখানে পেট্রোল, ডিজেল, গ্যাস চলিত ইঞ্জিন মেরামত এবং গাড়ীর সব ধরনের কাজ করা হয়।

ভূঞা উপজেলার পশ্চিম উত্তর পার্শ্বে, ফেনী রোড, দাগনভূঞা, ফেনী। 01868-333310, 01811843407



