

Proposed NU Business Name: **RONY MOTORS WORKSHOP**



Project identification and prepared by: Md. Habil uddin shah,
Dohar Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RONY
Age	:	27-04-1986 (34 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	04 Brothers 1 Sister
Address	:	Vill: Haturpur P.O: kalamganj P.S: Dohar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAFEJA AKTER
(iii) Father's name	:	MD.ALECH MIA
(iv) GB member's info	:	Branch: Kartikpur, Centre # 5 (Female), Member ID: 1504/4, Group No: 04 Member since: 1988-2011(23 years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 0
(v) Who pays GB loan installment	:	Husband
(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	:	0 years experience in running business. 11 years in own experience He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01932083216
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAFEJA AKTER joined Grameen Bank since 23 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

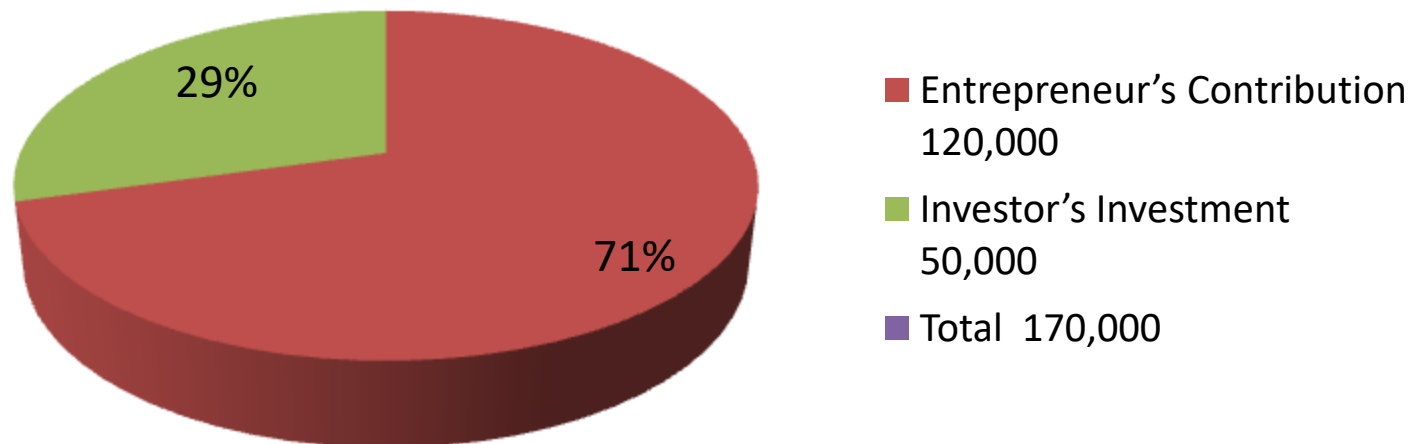
Proposed Nobin Udyokta Business Info

Business Name	:	RONY MOTORS WORKSHOP
Location	:	Alomganj bazar ,Dohar ,Dhaka
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	:	25 ft x 20 ft= 500 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Motore,Machine, etc.▪Existing 1 Employee.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rented.▪Collects goods Bongshali.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Motore,Machine, etc.	2100	63000	756000
	0	0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Motore,Machine, etc.	1470	44100	529200
Total Variable Expense	1470	44100	529200
Contributon Margin (CM) [C=(A-B)]	630	18900	226800
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1500	18000
Transportaion		3,000	36000
Salary (Self)		5000	60000
Salary (Staff)		2000	24000
Entertainment		600	7200
Guard		0	0
Generator		400	4800
Mobile Bill		300	3600
Total Fixed Cost (D)		14300	171600
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Motore, Machine, etc.			100,000			50,000	150,000
Security			20,000			0	20,000
	0	0	120,000	0	0	50,000	170,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Motore,Machine, etc.	2600	78000	936000	982800	1031940
0	0	0	0	0	0
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
Motore,Machine, etc.	1820	54600	655200	687960	722358
Total Variable Expense	1820	54600	655200	687960	722358
Contributon Margin (CM) [C=(A-B)]	780	23400	280800	294840	309582
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1000	12000	12300	12600
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9100	109200	110200	111230
Net Profit (E)= [C-D]		14300	171600	180180	189189
Investment Pay Back			30,000	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>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	171,600	180180	189189
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		141600	291780
	Total Cash Inflow	221,600	321,780	480,969
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)	30000	30000	30000
	Total Cash Outflow	80,000	30,000	30,000
3	Net Cash Surplus	141,600	291,780	450,969

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 11 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bridge Near Primary
School, Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

