

Proposed NU Business Name: JALAL AUTOMOBILES WORKS & SERVICING CENTER



Project identification and prepared by: Md. Ataur Rahman,
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NASIM AHMED
Age	:	18-10-1997 (20 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brather
Address	:	Vill: Outpara P.O: Chandana ;P.S: Gazipur Sadar ;Dist: Gazipur
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. NASIMA KHATUN
(iii) Father's name	:	MD. JALAL UDDIN
(iv) GB member's info	:	Branch: Bashon, Centre # 78(Female), Member ID: 7263, Group No: 03 Member since: 15-08-1997 (20 Years) First loan: BDT 5,000/- Last Loan : 400,000
Further Information:		Outstanding loan: 368000
(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	:	8 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01964892017
Family's Contact No.	:	01721253279
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA KHATUN joined Grameen Bank since 20 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	:	JALAL AUTOMOBILES WORKS & SERVICING CENTER
Location	:	Nawzor bazer , Gazipur
Total Investment in BDT	:	BDT 800,000/-
Financing	:	Self BDT 700,000/- (from existing business) 87% Required Investment BDT 1,00,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	60 ft x 30 ft= 1800 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Privet car(Old),Car Engin,Air Tanki,Light,Filter,Mobil,Engin Oil etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪After getting equity fund no employee will be appointed.▪The shop is Rent .▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

Existing Business (BDT)

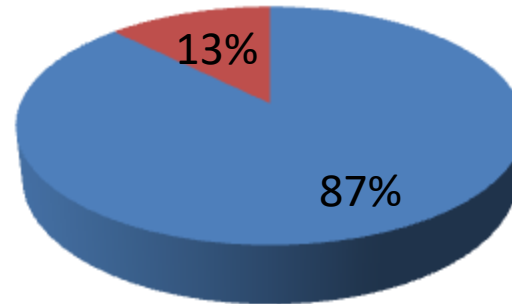
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Workshop	6500	195000	2340000
	0	0	0
Total Sales (A)	6500	195000	2340000
Less Variable Expense			
Workshop	5200	156000	1872000
Total variable Expense (B)	5,200	156000	1872000
Contribution Margin (CM) [C=(A-B)]	1,300	39000	468000
Less Variable Expense			
Rent		10,000	120000
Electricity bill		2000	24000
Transportation		800	9600
Salary (self)		6000	72000
Salary(Staff)		3000	36000
Entertainment		200	2400
Guard		0	0
Generator		100	1200
Bank charge		0	0
Mobile bill		150	1800
Total fixed cost (D)		22,250	267000
Net Profit (E)= [C-D]		16,750	201000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Privet car(Old),	3	150000	450,000	0	90,000	0	450,000
Car Engin	2	50000	100,000	2	50,000	100,000	200,000
Air Tanki	2	50000	100,000	0	0	0	100,000
Light,Filter,Mobil,Engin Oil	1	40000	40,000	0	0	0	40,000
	0	100000	0	0	70,000	0	0
	0	40000	0	0	0	0	0
	0	75000	0	0	0	0	0
	0	19340	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Security	1	10000	10,000	0	0	0	10,000
Others	0	0	0	0	0	0	0
Total	9	0	700,000	2	0	100,000	800,000

Source of Finance

- Entrepreneur Contribution=700000
- Investors Investment=100000
- Total=800000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Workshop	8500	255000	3060000	3213000	3373650
	0	0	0	0	0
Total Sales (A)	8500	255000	3060000	3213000	3373650
Less Variable Expense			0		
Workshop	6800	204000	2448000	2570400	2698920
Grocery			0		
Total variable Expense (B)	6,800	204000	2448000	2570400	2698920
Contribution Margin (CM) [C=(A-B)]	1,700	51000	612000	642600	674730
Less Variable Expense			0		
Rent		10,000	36000	36,000	36000
Electricity bill		2000	24000	24500	25000
Transportation		1,500	18000	18,500	19000
Salary (self)		6000	72000	60000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		150	1800	1800	1800
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		23,100	201,400	180,500	181600
Net Profit (E)= [C-D]		27900	334800	462,100	493130
Investment Payback			40,000	40,000	40,000

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

SR#	<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	100,000		
1.2	Net Profit	334800	462,100	493130
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		294,800	716900
	Total Cash Inflow	434800	756900	1210030
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	294,800	716900	1170030

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: Others: 01
Experience & Skill : 8 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

জালাল অটোমোবাইলস ওয়ার্কস এন্ড সার্ভিসিং সেন্টার
Jalal Automobiles Works & Servicing Center



শ্রীঃ শ্রীঃ জালাল উদ্দিন
নাওদোর, বাইলাস মোড়, কক্স বাজার, খাজীপুর। মোবাইল : ০১৭২২-১৯৬৮১৪, ০১৭২১-২৫৩২৭৯



জালাল অটোমোবাইলস ওয়ার্কস এন্ড সার্ভিসিং সেন্টার













