

## Proposed NU Business Name: **NUR JAHAN CNG AUTO**



Project identification and prepared by, Aman ulla  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>S.M. JIA UDDIN</b>
Age	:	01-03-1993(24 Years)
Education, till to date	:	Class Eight.
Marital status	:	Married
Children	:	01 Daughter.
No. of siblings:	:	04 Brothers ,03 SisterS
Address	:	Vill:Bogoir, P.O:Lokkara, 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	:	<b>NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>MD:JAMAL UDDIN</b>
(iv) GB member's info	:	Branch:Pajgaciya, Feni Centre # 23(Female), Member ID: 1243, Group No:02 Member since: 2005 to2012 (07yeras) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, 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	:	13 years experience in running business. 04Years in own business.  He has 09 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850743945
Mother's Contact No.	:	01843401681
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

NURJAHAN BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

### Proposed Nobin Udyokta Business Info

Business Name	:	<b>NURJAHAN C.N.G AUTO</b>
Location	:	Feni Road, Silonyia Bazar, Dagonvuiyan.Feni.
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 200,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security of the shop	:	50,000/=
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; C. N. G Parts items etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02 employees. After getting equity fund 1 will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni .</li><li>▪Agreed grace period is 3 months.</li></ul>

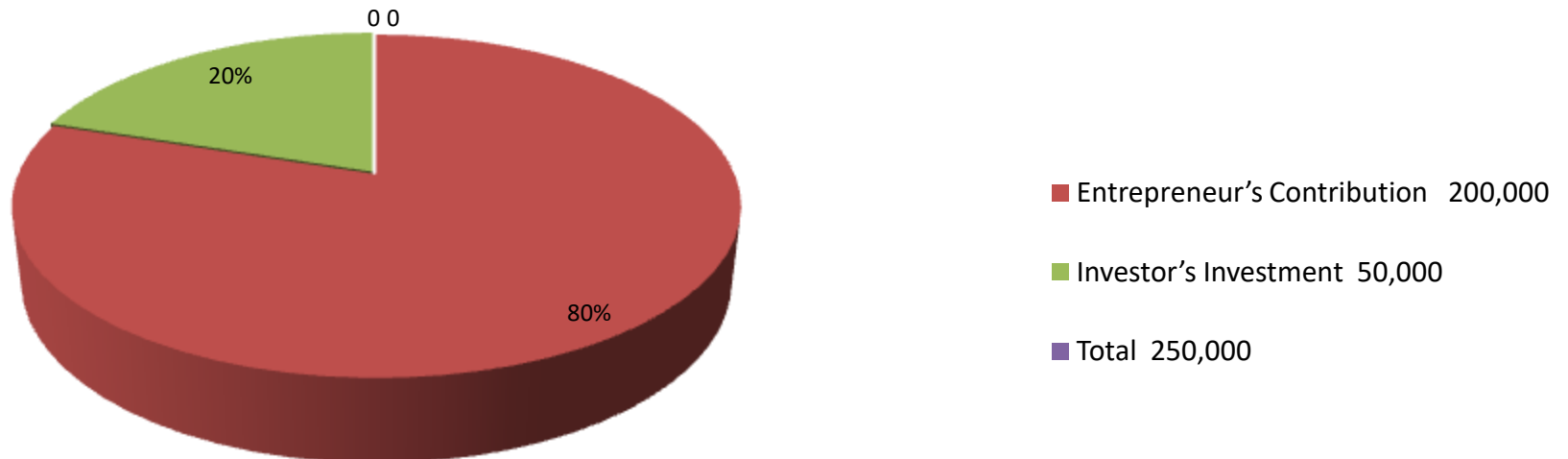
## Existing Business (BDT)

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
C. N. G Parts items etc.	4,000	120000	1440000
<b>Total sales (A)</b>	4000	120000	1440000
<b>Less Variable Exp.</b>			
C. N. G Parts items etc.	2800	84000	1008000
<b>Total Variable exp. (B)</b>	2800	84000	1008000
<b>Contribution Margin CM [C= (A-B)]</b>	1200	36000	432000
<b>less fixed exp.</b>			
Rent		2500	30000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		6000	72000
Entertainment		300	3600
Gird		100	1200
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		15900	190800
<b>Net profit (E) [C-D]</b>		20100	241200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Japani Biaring	200	150	30000	200	150	30000	60000
Brik show	100	150	15000	0	0	0	15000
Chakar dam	20	1000	20000	0	0	0	20000
Iskalatar	300	250	75000	0	0	0	75000
Others	0	0	20000	0	0	20000	40000
Security	0	0	40000			0	40000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>200000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>250000</b>

## Source of Finance



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
▪C. N. G Parts items etc.	4800	144000	1728000	1814400	1905120
<b>Total Sales (A)</b>	4800	144000	1728000	1814400	1905120
less variable Expenses					
▪C. N. G Parts items etc.	2080.1	62403	748836	786277.8	825591.69
Total variable Expenses (B)	2080.1	62403	748836	786277.8	825591.69
<b>Contribution Margin (CM)= (A-B)</b>	1440	43200	518400	544320	571536
<b>Less Fixed Expenses</b>					
Rent		2500	30000	30000	30000
Electricity bill		700	8400	8600	8800
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		11000	132000	132000	132000
Entertainment		300	3600	3600	3600
Gird		100	1200	1200	1200
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		21800	261600	274680	288414
<b>Net Profit (E) (C-D)</b>		21400	256800	269640	283122
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	256800	269640	283122
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		236,800	486,440
	<b>Total Cash Inflow</b>	306,800	506,440	769,562
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	236,800	486,440	749,562

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :13 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# নুরজাহান সি.এন.জি অটো মটরস্

এখানে সি.এন.জি, টম টম, অটো রিক্সা, অটো সাইকেল  
এবং মটর যাতীয় সকল গাড়ীর কাজ করা হয়।

প্রোগ-মোগ জিয়া উদ্দিন

সিলেটনিয়া বাজার (সৈয়দ কেরানীর সন্মেলের পাশে), দাগনভূঞা রোড, ফেনী।

মোবাইল ৯৯১৮৫০৭৯৩৯৫ (৯১৮৭৮৯৯ ৭৬৪৭)



# FAMILY PICTURE

