

Proposed NU Business Name: **TAIMIN AUTO CENTER BATTERY HOUSE**



Project identification and prepared by: Md. Matiur Rahman
Dhunat , Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Sirajul Islam
Age	:	09-02-1992 (25 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	1 Brothers & 3Sisters
Address	:	Vill: Joysing , P.O: Nimgachi , P.S: Dhunat , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Merena Khatun
(iii) Father's name	:	Md. Tabibar Rahman
(iv) GB member's info	:	Branch: Nimgachi , Centre # 22 (Female), Member ID: 1987 Group No: 06 Member since: 20-05-2002(14Years) First loan: BDT 5,000/-
Further Information:		Existing loan: Nil
(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	:	05 years experience in running business. He has Not Training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01703746833
Mother's Contact No.	:	01775547718
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat ,Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Merena Khatun joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Dairy Firm, and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	TAIMIN AUTO CENTER BATTERY HOUSE
Location	:	Joysing ,Battola, Nimgachi, Dhunat,Bogra
Total Investment in BDT	:	BDT200000
Financing	:	Self BDT 160,000(from existing business) 80% Required Investment BDT 40,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	9ft x 10ft= 90square ft
Security of the shop	:	5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Battery,tyre,hafs,Bush, Frame, Ring ,Tube etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Sherpur, Bogra.▪Agreed grace period is 3 months.

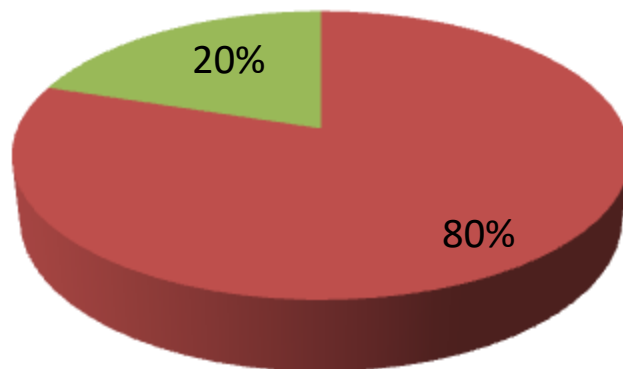
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Battery,tyre,hafs,Bush, Ring,Frame,/tube	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Battery,tyre,hafs,Bush, Ring,Frame,/tube	1,000	30,000	360,000
Total variable Expense (B)	1,000	30,000	360,000
Contribution Margin (CM) [C=(A-B)]	4,000	120,000	1,440,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		300	3,600
Transportation		100	1,200
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		100	1,200
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		10,300	123,600
Net Profit (E) [C-D]		109,700	1,316,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Battery	80,000	40,000	120,000
Tyre	25,000		25,000
Hafs	6,000	0	6,000
Bush	5,000	0	5,000
Ring	3,000	0	3,000
Frame	5,000	0	5,000
Frog	5,000	0	5,000
Charger	10,000	0	10,000
Tube	10,000	0	10,000
Pickup	6,000	0	6,000
security	5,000	0	5,000
Total	160,000	40,000	200,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 40,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Battery,tyre,hafs,Bush, Ring,Frame,tube	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense	0				
Battery,tyre,hafs,Bush, Ring,Frame,tube	1,400	42,000	504,000	529,200	555,660
Total variable expense (B)	1,400	42,000	504,000	529,200	555,660
Contribution Margin (CM) [C=(A-B)	5,600	168,000	2,016,000	2,116,800	2,222,640
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4000	48,000	48,000	48,000
Entertainment		100	1,200	1,200	1,200
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		10,300	123,600	123,600	123,600
Net Profit (E) [C-D]		157,700	1,892,400	1,993,200	2,099,040
Investment Payback			16,000	16,000	16,000

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

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
Cash Inflow			
Investment Infusion by Investor	160,000		
Net Profit	1,316,400	1,993,200	2,099,040
Depreciation (Non cash item)	0	0	0
Opening Balance of Cash Surplus		1,420,400	3,397,600
Total Cash Inflow	1,476,400	3,413,600	5,496,640
Cash Outflow			
Purchase of Product	40,000		
Payment of GB Loan			
Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
Total Cash Outflow	56,000	16,000	16,000
Net Cash Surplus	1,420,400	3,397,600	5,480,640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3Years
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









তাইমিম অটো সেন্টার এন্ড ব্যাটারী হাউস

এখানে সকল প্রকার অটো রিক্সার নতুন পুরাতন যন্ত্রাংশ সহ ব্যাটারী খুচরা ও পাইকারী ক্রয় বিক্রয় করা হয়।

মোবাইল নং- ০১৭০৩-৭৪৯৮৩৩ (সিরাজুল), [REDACTED] (মিরাজুল)

জয়শিং বটতলা, মাষ্টার সুপার মার্কেট, ধুনট, বগুড়া।



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FAMILY PICTURE

