

Proposed NU Business Name: **M/S RIDA PARTS CORNER & MOTSO KHAMAR**



Project identification and prepared by: Mst Mahfuza Khatun
Shakhipur Unit
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD REZAUL KARIM
Age	:	25-06-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Kaliapara P.O: Kochua P.S: Shakhipur, Dist.Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REKHA BEGUM
(iii) Father's name	:	MD. ABUL KASHEM
(iv) GB member's info	:	Branch: Kalia, Centre # 1(Female), Member ID: 5624, Group No: 08 Member since 24/05/2004 to 2012(08 Years) First loan: BDT 4,000/- Existing loan :BDT 20,000/-
Further Information:		Outstanding 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 & Skill Own Business and Training Info	:	8 years of business experience. 8 years experience in running business. He has 8 years of training
Other Own/Family Sources of Income	:	Cow Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-055664
Family's Contact No.	:	01772-076099
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Shakhipur unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REKHA BEGUM joined Grameen Bank since 8 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

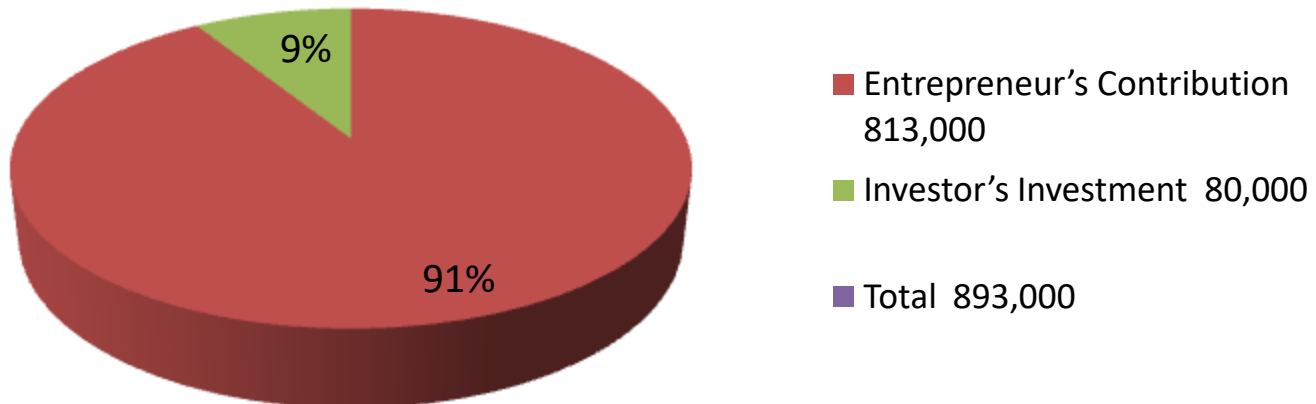
Business Name	:	M/S RIDA PARTS CORNAR & MOTSO KHAMAR
Location	:	Kalia Bazar
Total Investment in BDT	:	BDT 893,000/-
Financing	:	Self BDT 813,000/- (from existing business) 91% Required Investment BDT 80,000/- (as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 25 ft= 1000 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing products like Pipe, Tunki, Feed, Pillar etc▪Average 25% gain on sales.▪The business is operated by entrepreneur.▪The farm is own.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Pipe, Tunki, Feed, Pillar etc	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Pipe, Tunki, Feed, Pillar etc	3000	90000	1080000
Total Variable Expense	3000	90000	1080000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		0	0
Electric Bill		1000	12000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		800	9600
Total Fixed Cost (D)		7100	85200
Net Profit (E)= [C-D]		22900	274800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pipe			200,000			80,000	280,000
Tunki			13,000				13,000
Feed			300,000				300,000
Pillar			300,000				300,000
			813,000			80,000	893000

Source Of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Pipe, Tunki, Feed, Pillar etc	5600	168000	2016000	2116800
Total Sales(A)	5600	168000	2016000	2116800
Less Variable Expense (B)				
Pipe, Tunki, Feed, Pillar etc	4200	126000	1512000	1587600
Total Variable Expense	4200	126000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	1400	42000	504000	529200
Less Fixed Expense				
Rent		0	0	0
Electric Bill		1000	12000	12300
Transportaion		0	0	0
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		100	1200	1200
Genarator		0	0	0
Mobil Bill		800	9600	9700
Total Fixed Cost (D)		7100	85200	85600
Net Profit (E)= [C-D]		34900	418800	439740
Investment Pay Back			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	418,800	439740
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		370800
	Total Cash Inflow	498,800	810,540
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	370,800	762,540

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business ;
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

















