

Proposed NU Business Name: **Uttara Motors**



Project identification and prepared by: Md Shahadat
Hossain , Dhanbari Unit, Tangail
Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.HARUN OR ROSHID
Age	:	26-11-1996 (21Years)
Education, till to date	:	Class 5
Marital status	:	UnMarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	0 3Brothers 0Sisters
Address	:	Vill:Sordarpara ,P.O: Dhanbari ,P.S: Dhanbari, 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	:	HAFIZA BEGUM
(iii) Father's name	:	MD. ROFIKUL ISLAM
(iv) GB member's info	:	Branch: Chalas, Centre # 21(female), Member ID: 6556/1 , Group No: 06 Member since: 2014(04Years) First loan: BDT = 10,000 Last Loan = 30,000
Further Information:	:	Outstanding loan:= 23,800
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	08 years of business experience.
Own Business and Training Info	:	01 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-671089
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAFIZA BEGUM joined Grameen Bank since 04 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Uttara Motors
Location	:	Dhaka-Jamalpur Road,Dhanbari,Tangail
Total Investment in BDT	:	BDT 283,350/-
Financing	:	Self BDT 213,250/- (from existing business) 73% Required Investment BDT 70,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;servies etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is rented . ▪Collects goods from .Dhanbari ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile chean vallep etc	5,000	150,000	1,800,000
servics	0	0	0
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Mobile chean vallep etc	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		2,200	26,400
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		6000	72,000
Entertainment		500	6,000
Graud Bill		150	1,800
Generator Bill		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		15,050	180,600
Net Profit (E) [C-D]		7,450	89,400

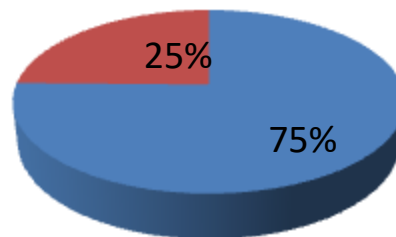
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
mobil	1dr	40000	40000	mobil	1dr	40000	40,000	80,000
mobil	15p	350	5250	mobil	0	0	0	5,250
chaines paket	10p	1400	14000	chaines paket	20b	1400	28,000	42,000
cable	50p	180	9000	cable	0	0	0	9,000
valv	50p	20	1000	valv	0	0	0	1,000
indicater	20p	120	24000	indicater	2	0	0	24,000
	0	0	0	0	5	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	4	0	0	0
Others			20000	Others			2,000	22,000
Secuirity of Shop			100000					100,000
Machinaries			0	Machinaries			0	0
Total			213,250				70,000	283,250

Source of Finance

■ Entrepreneur's contibution 213250

■ Investor's Investment 70000

■ Total 283250



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile chean vallep etc	6,000	180,000	2,160,000	2,268,000
servics	0	0	0	0
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less. Variable Expense				
Mobile chean vallep etc	5,100	153,000	1,836,000	1,927,800
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200
Less. Fixed Expense				
Rent		2,200	26,400	26,400
Electricity Bill		220	2,640	2,772
Transportation		550	6,600	6,930
Salary (self)		5,000	60,000	60,000
Salary (staff)		6,000	72,000	72,000
Entertainment		550	6,600	6,930
Graud Bill		165	1,980	2,079
Generator Bill		210	2,520	2,646
Mobile Bill		315	3,780	3,969
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		15,210	182,520	183,726
Net Profit (E) [C-D)		11,790	141,480	156,474
Investment Payback			42,000	42,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	141,480	156,474
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		99,480
	Total Cash Inflow	211,480	255,954
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	99,480	213,954

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

Pictures







FAMILY PICTURE

