

Proposed NU Business Name: **RUPA AUTO ENGINEERING WORKSHOP**



Project identification and prepared by: Md.Mohiuddin Rubel,
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KARTIK
Age	:	01-01-1900 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Dauther 0 Son
No. of siblings:	:	01 Brothers 01 Sisters
Address	:	Vill: Nikla ,P.O: Nikla ,P.S: Vuapur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Kongti
(iii) Father's name	:	Sri Prollad Candra Rajbongshi
(iv) GB member's info	:	Branch: Vuapur, Centre # 33 (Male), Member ID: 5544 , Group No:07 Member since: 03-08-2009 (08Years) First loan: BDT = 5000 Last Loan = 20000
Further Information:	:	Outstanding loan:= Nill
(v) Who pays GB loan installment	:	None
(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	:	13 years of business experience.
Own Business and Training Info	:	08 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01688-812679
Family's Contact No.	:	01734-502201
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Prollad joined Grameen Bank since 08 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	:	RUPA AUTO ENGINEERING WORKSHOP
Location	:	Main Road,Ghatail.
Total Investment in BDT	:	BDT 470,000/-
Financing	:	Self BDT 350,000/- (from existing business) 74% Required Investment BDT 120,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	08 ft x 30 ft= 240 square 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;Mobil,Cdi Unit,Head Light,Break Show,Pinium,Miter,Tayar etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing One employee. ▪The shop is rented . ▪Collects goods from Modhupur . ▪Agreed grace period is 2 months

Existing Business			
BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobil,Cdi Unit,Head Light,Break Show,Pinium,Miter,Tayar etc.	2,500	75,000	900,000
Servicing	300	9,000	108,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Mobil,Cdi Unit,Head Light,Break Show,Pinium,Miter,Tayar etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		8000	96,000
Salary (staff)		4000	48,000
Entertainment		200	2,400
Graud Bill		60	720
Generator Bill		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		15,860	190,320
Net Profit (E) [C-D]		8,140	97,680

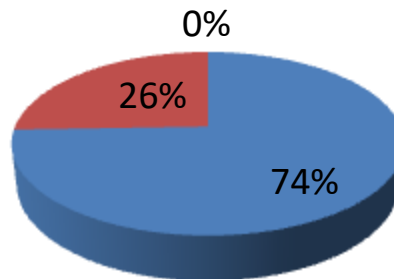
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Mobil	1	32000	32000	Mobil	1	32000	32,000	64,000
Cdi Unit	10	1500	15000	Cdi Unit	10	1500	15,000	30,000
Head Light	5	4500	22500	Head Light	4	4500	18,000	40,500
Break Show	50	140	7000	Break Show	50	140	7,000	14,000
Pinium	20	1200	24000	Pinium	10	1200	12,000	36,000
Miter	10	2500	25000	Miter	5	2500	12,500	37,500
Tayar	20	1400	28000				0	28,000
Honda	3	30000	90000				0	90,000
			0				0	0
Others			6500				0	6,500
Secuirity of Shop			100000					100,000
			0	Others			23,500	23,500
Total			350,000				120,000	470,000

Source of Finance

■ Entrepreneur's contibution 350000

■ Investor's Investment 120000

■ Total 470000



Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Mobil,Cdi Unit,Head Light,Break Show,Pinium,Miter,Tayar etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Servicing	300	9,000	108,000	113,400	119,070
Total Sales (A)	3,800	114,000	1,368,000	1,436,400	1,508,220
Less. Variable Expense					
Mobil,Cdi Unit,Head Light,Break Show,Pinium,Miter,Tayar etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		330	3,960	4,158	4,366
Transportation		1,100	13,200	13,860	14,553
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		220	2,640	2,772	2,911
Graud Bill		66	792	832	873
Generator Bill		105	1,260	1,323	1,389
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		833	10,000	10,000	10,000
Total Fixed Cost		16,864	202,372	203,591	204,870
Net Profit (E) [C-D]		13,136	157,628	174,409	192,030
Investment Payback			48,000	48,000	48,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	120,000		
1.2	Net Profit	157,628	174,409	192,030
1.3	Depreciation (Non cash item)	10,000	10,000	10,000
1.4	Opening Balance of Cash Surplus		119,628	256,037
	Total Cash Inflow	287,628	304,037	458,067
2	Cash Outflow			
2.1	Purchase of Product	120,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	48,000
	Total Cash Outflow	168,000	48,000	48,000
3	Net Cash Surplus	119,628	256,037	410,067

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 08 Years
Own Business : 05 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









গ্রামীণ ব্যাংক

ইকসাম্পান ব্রাঞ্চ অফিস
আহজ

নাম	৪৪০৮
কেন্ড্রের নাম	৩৩০৮
স্থানাঙ্ক	৩৩০৮



FAMILY PICTURE