

Proposed NU Business Name: **HAKIM AUTO MOBILE**



Project identification and prepared by: Md Salah Uddin ,
Elenga Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUL HAKIM
Age	:	05-05-1985 (33 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	4 Brother & 3 Sisters
Address	:	Vill:Sora tail P.O: Nikrail , P.S: KALIHATI, 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	:	MST HAMIDA BEGUM
(iii) Father's name	:	Md. SONA MIA
(iv) GB member's info	:	Branch: Moshinda, Centre # 33 (Female), Member ID: 3324, Group No: 01 Member since: 19-5-1998 (20Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 50000/-, Outstanding loan: 24219/-
(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	:	14 years experience in running business. He has training 04 year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-803718
Mother's Contact No.	:	01777-069432
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST HAMIDA BEGUM joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Dairy Farm business.

Proposed Nobin Udyokta Business Info

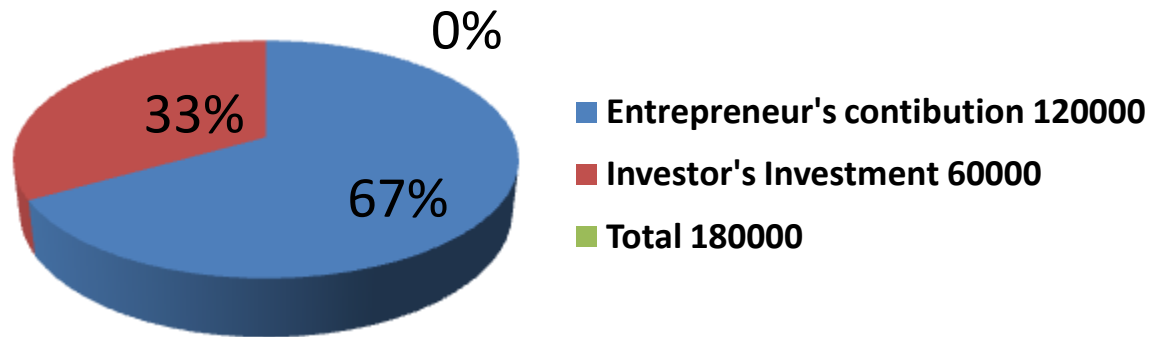
Business Name	:	HAKIM AUTO MOBILE
Location	:	Elenga busstand, kalihati tangail.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 120,000/-(from existing business) 67% Required Investment BDT 60,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 12 ft= 324 square ft
Security of the shop	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; Motor Parts etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing two employee. ▪One employee will be appointed. ▪The shop is rented. ▪Collects goods from Vowapur. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ato Parts	1,000	30,000	360,000
Servicing	700	21,000	252,000
Total Sales (A)	1,700	51,000	612,000
Less. Variable Expense			
Ato Parts	800	24,000	288,000
Total variable Expense (B)	800	24,000	288,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		12,000	144,000
Entertainment		200	2,400
Graud Bill		150	1,800
Generator Bill		150	1,800
Mobile Bill		300	3,600
Total fixed Cost (D)		20,600	247,200
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Motor Parts	5	10000	50000	Motor Parts	22	2500	55,000	105,000
Motor Parts	25	2500	62500				0	62,500
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			7500				0	7,500
Security of Shop			0	Others			5,000	5,000
Total			120,000				60,000	180,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Ato Parts	2,000	60,000	720,000	756,000	793,800
Servicing	700	21,000	252,000	264,600	277,830
Total Sales (A)	2,700	81,000	972,000	1,020,600	1,071,630
Less. Variable Expense					
Ato Parts	1,600	48,000	576,000	604,800	635,040
Total variable Expense (B)	1,600	48,000	576,000	604,800	635,040
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		550	6,600	6,930	7,277
Transportation		330	3,960	4,158	4,366
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		12,000	144,000	144,000	144,000
Entertainment		220	2,640	2,772	2,911
Graud Bill		165	1,980	2,079	2,183
Generator Bill		158	1,890	1,985	2,084
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		20,738	248,850	249,893	250,987
Net Profit (E) [C-D]		12,263	147,150	165,908	185,603
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Cash Inflow			
1.2	Investment Infusion by Investor	60,000		
1.3	Net Profit	147,150	165,908	185,603
1.4	Depreciation (Non cash item)	0	0	0
	Opening Balance of Cash Surplus		123,150	265,058
2	Total Cash Inflow	207,150	289,058	450,660
2.1	Cash Outflow			
2.2	Purchase of Product	60,000		
2.3	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
3	Total Cash Outflow	84,000	24,000	24,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 14 Years
Own Business : 10 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

হাফিফা মোটরস লিমিটেড



মাহিন্দ্রা

হাকিম অটোমোবাইল
গোয়ে মোঃ হাকিম
৯১১১১-১১১১১১



এখানে মাহিন্দ্রা কখনও ব্যর্থ হইতেনে মনে করে না
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