

Proposed NU Business Name: **TAYBA AUTO WORKSHOP**



Project identification and prepared by: Md. Habil uddin shah,
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Project verified by: MD. Sirazul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Tofazzol
Age	:	04-05-1984(33 Years)
Education, till to date	:	Class Three
Marital status	:	married
Children	:	2 Daughters
No. of siblings:	:	3 Brothers & 3 sisters
Address	:	Vill: Char lotakhola, P.O: horichondi, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Leat Sufia Begum
(iii) Father's name	:	Md.Motaleb Hossen
(iv) GB member's info	:	Branch:Joypara, Centre # 17(Female), Member ID:4372//1 , Group No: 03 Member since: 1988-1995 (7Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 50,000- Outstanding loan: BDT :paid
(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	:	3 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01986359544
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LEAT SUFIA BEGUM joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Tayba auto workshop
Location	:	Joypara
Total Investment in BDT	:	BDT:100000
Financing	:	Self BDT 100000(from existing business) 80% Required Investment BDT 50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 20ft= 600square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Auto parch.▪Average40 % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

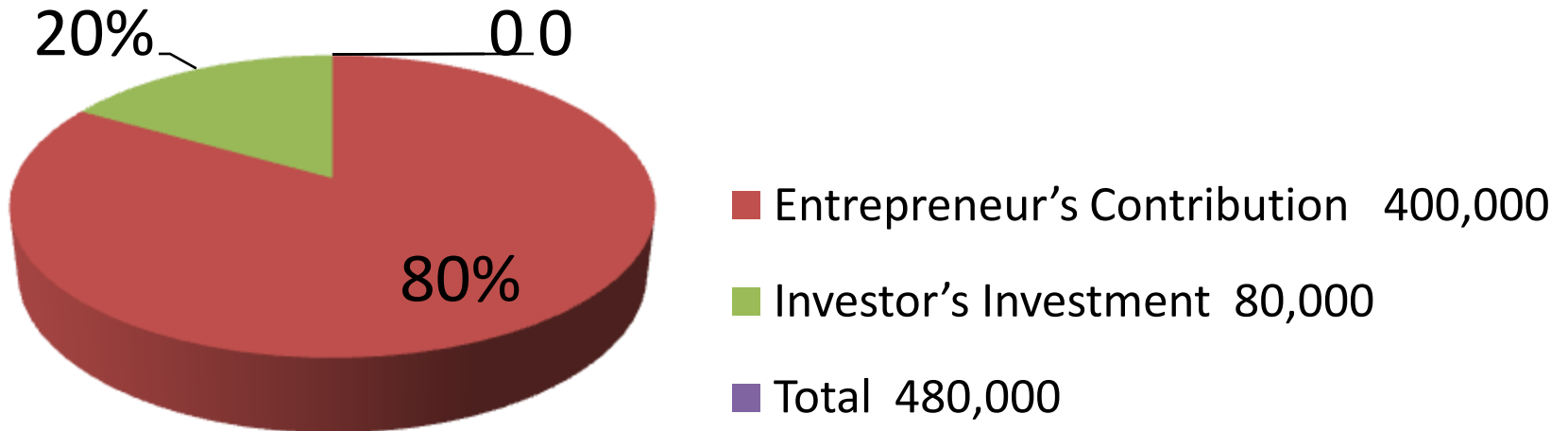
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Auto parch.	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less. Variable Expense			
Sare,colth etc	900	27000	324000
Total variable Expense (B)	900	27000	324000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent		2500	30000
Mobile Bill		300	3600
Genaretor		200	2400
Electricity Bill		800	9600
Salary (self)		5000	60000
Salary(staff)			
Transportation			
Entertainment		300	3600
Security Guard			
Total fixed Cost (D)		9800	117600
Net Profit (E) [C-D]		8200	98400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Auto parch	00	00	50000	00	00	50000	100000
	00	00		00	00		
	00	00		00	00	00	
Others	00	00	10000	0	0	0	10000
Security			40000				40000
Total	00	00	100000	00		50000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Auto parch	2000	60000	720000	756000	
		0	0	0	0
Total Sales (A)	2000	60000	720000	756000	
Less. Variable Expense		0	0	0	0
Auto parch	1200	36000	432000	453600	
		0	0	0	0
Total variable Expense (B)	1200	36000	432000	453600	
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	302400	
Less. Fixed Expense					
Rent		2500	30000	30500	
Mobile Bill		300	3600	3800	
Genaretor		200	2400	2500	
Electricity Bill		500	6000	6000	
Salary (self)		5000	60000	60000	
Salary (staff)					
Transportation					
Entertainment		300	3600	3800	
Security Guard					
Total fixed Cost (D)		9800	117600	118600	
Net Profit (E) [C-D]		14200	170400	183800	

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	170400	183800	
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		140400	
	Total Cash Inflow	220400	324200	
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000	
	Total Cash Outflow	80000	30000	
3	Net Cash Surplus	140400	294200	

SWOT ANALYSIS

STRENGTH

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