

MEEM AUTO VOLGANISING



Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KHORSHED ALOM
Age	:	17-07-1995 (19 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Brothers
Address	:	Vill: Biljoka P.O: Mogra P.S: Tangail 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	:	Mrs. ASIYA BEGUM
(iii) Father's name	:	MD BELAL HOSEN
(iv) GB member's info	:	Branch: Solla Centre # 54 (Female), Member ID: 3964, Group No:09 Member since: 17-07-1995 (19 Years) First loan: 2,000 taka.
Further Information:		Existing loan: 30,000 Taka Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	Five 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.	:	01763-779790
Brother Contact No.	:	01740-938566
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Asiya Begum is a member of Grameen Bank since 19 years. At first she took 2,000 taka loan from Grameen Bank. Asiya begum gradually took loan from GB. Utilize loan in cow rearing. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	MEEM AUTO VOLGANISING
Location	:	Elenga bus stand, Tangail
Total Investment in BDT	:	4,60,000 taka
Financing	:	Self BDT 2,60,000 (from existing business) 57% Required Investment BDT 2,00,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	7,500 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Vehicle Tire, Tube, Wheel ring, etc.▪Repairing leakage tube.▪Provide air push service on wheel.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund another one employee will be appointed.▪Collects goods from Dhaka & Tangail▪Agreed grace period is 4 months.

Existing Business (BDT)

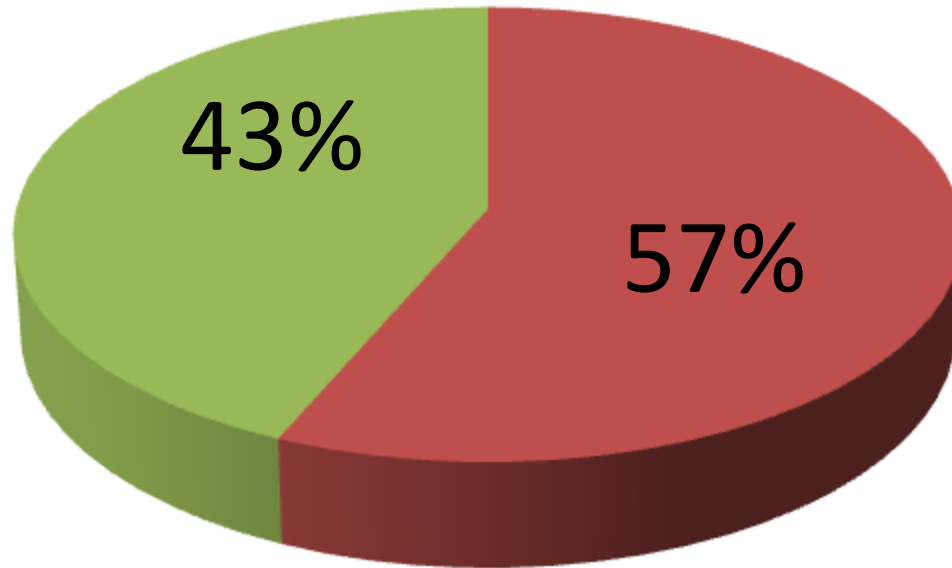
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tire, Tube	4,000	120,000	1,440,000
Ring, Wheel	1,000	30,000	360,000
Tube Volganizing & Air push	400	12,000	144,000
Total Sales (A)	5,400	162,000	1,944,000
Less. Variable Expense			
Tire, Tube	3,400	102,000	1,224,000
Ring, Wheel	850	25,500	306,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	1,150	34,500	414,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1,800	21,600
Transportation		5,000	60,000
Generator bill		1,600	19,200
Entertainment		500	6,000
Salary (staff)		6,000	72,000
Salary (self)		7,500	90,000
Mobile Bill		500	6,000
Others		200	2,400
Total fixed Cost (D)		25,100	301,200
Net Profit (E) [C-D]		9,400	112,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Truck tire (Old)	60,000	50,000	1,10,000
Private car tire (Old)	-	50,000	50,000
Wheel, Ring	15,000	30,000	45,000
Motor cycle Tire & tube	30,000	20,000	50,000
Private Car Tire (New)	60,000	50,000	1,10,000
CNG Tire (new)	35,000	-	35,000
CNG Tire (old)	10,000	-	10,000
Wind auto machine & Wheel opener	50,000	-	50,000
Total	2,60,000	2,00,000	4,60,000

Source of Finance

- Entrepreneur's Contribution 260,000
- Investor's Investment 200,000
- Total 460,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Tire, Tube	5,750	172,500	2,070,000	2,180,000	2,290,000
Ring, Wheel	1,500	45,000	540,000	570,000	600,000
Tube Volganizing & Air push	400	12,000	144,000	160,000	180,000
Total Sales (A)	7,650	229,500	2,754,000	2,910,000	3,070,000
Less. Variable Expense					
Tire, Tube	4,888	146,640	1,759,680	1,853,000	1,946,500
Ring, Wheel	1,275	38,250	459,000	484,500	510,000
Total variable Expense (B)	6,163	184,890	2,218,680	2,337,500	2,456,500
Contribution Margin (CM) [C=(A-B)	1,487	44,610	535,320	572,500	613,500
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1,800	21,600	24,000	26,400
Transportation		6,000	72,000	75,000	78,000
Generator bill		1,800	21,600	24,000	26,400
Entertainment		600	7,200	7,200	7,200
Salary (staff)		6,000	72,000	72,000	72,000
Salary (self)		8,000	96,000	102,000	108,000
Mobile bill & SMS Monitoring		750	9,000	10,000	10,000
Others		300	3,600	4,800	6,000
Non Cash Item					
Depreciation		833	10,000	10,000	10,000
Total Fixed Cost		28,083	337,000	353,000	368,000
Net Profit (E) [C-D]		16,527	198,320	219,500	245,500
Investment Payback			80,000	80,000	80,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	198,320	219,500	245,500
1.3	Depreciation (Non cash item)	10,000	10,000	10,000
1.4	Opening Balance of Cash Surplus		128,320	277,820
	Total Cash Inflow	408,320	357,820	533,320
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	128,320	277,820	453,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Rainy season

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures







FAMILY PICTURE

