#### Proposed NU Business Name: CHOWDURY MOTORS.



Project identification and prepared by: Md Raju Ahmed, Nababganj Unit, Dhaka

Project verified by: MD Rafiqul Islam



| Brief Bio of The Proposed Nobin Udyokta   |         |   |  |  |  |
|---|---------|---|--|--|--|
| Name  | :       | ABDUL AWOAL   |  |  |  |
| Age   | :       | 05-01-1994 (26 Years)   |  |  |  |
| Education, till to date   | :       | BSS   |  |  |  |
| Marital status  | :       | Unmarried   |  |  |  |
| Children  | :       | Nil   |  |  |  |
| No. of siblings:  | :       | 2 Brothers, 1 Sisters   |  |  |  |
| Address   | :       | Vill: Pukur phar, P.O: Nababgonj, P.S:Nababgonj, Dist: Dhaka  |  |  |  |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info                                  | : : :   | Mother Father NASIMA HOSSAIN CHOWDURY.  Branch: Kolacopa Nababgonj, Centre # 12(Female), Member ID:3644 ,Group No: 07 Member since: 1996-2008 (12 Years) First loan: 4000 taka. |  |  |  |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc | : : : : | Existing Loan: BDT 80,000 Outstanding loan: BDT Nil Father No No 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  | •• | 5 years.  |
| Training Info   | :  | He has training.  |
| Other Own/Family Sources of Income  | :  | Business  |
| Other Own/Family Sources of Liabilities   | :  | None  |
| Entrepreneur Contact No.  | :  | 01611441007   |
| Mother's Contact No.  | :  | 01814429861   |
| NU Project<br>Source/Reference  | •  | Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit,<br>Dhaka |

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NASIMA** joined Grameen Bank since 12 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture & house development.

| Proposed Nobin Udyokta Business Info              |   |  |  |  |
|---|---|--|--|--|
| Business Name                                     | : | CHOWDURY MOTORS  |  |  |
| Location  | : | Harvanga Nababgonj , Dhaka.  |  |  |
| Total Investment in BDT                           | : | BDT 2,86,700.  |  |  |
| Financing   | : | Self BDT 186,700 (from existing business) 63% Required Investment BDT 100,000 (as equity) 37%  |  |  |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |  |  |
| Proposed Salary                                   | : | BDT 5,000  |  |  |
| Size of shop                                      | : | 25 ft x 12 ft= 300 square ft   |  |  |
| Security of the shop                              | : |  |  |  |
| Implementation                                    | • | <ul> <li>The business is planned to be scaled up by investment in existing goods like Motors diesel, octane, Motor parts items.</li> <li>Average 12 % gain on sales</li> <li>The business is operating by entrepreneur. Existing 2no employee.</li> <li>The shop is rented.</li> <li>Collects goods from Bangla Bazzer Dhaka.</li> <li>Agreed grace period is 3 months.</li> </ul> |  |  |

## **Existing Business (BDT)**

| Particular                        | Daily | Monthly | Yearly  |
|-----------------------------------|-------|---------|---------|
| Revenue(Sales)                    |       |         |         |
| Motor parts & accessories         | 5000  | 150000  | 1800000 |
| Total Sales (A)                   | 5000  | 150000  | 1800000 |
| Less Variable Expense             |       |         |         |
| Motor parts & accessories         | 4400  | 132000  | 1584000 |
| Total variable Expense (B)        | 4,400 | 132000  | 1584000 |
| Contribution Margin (CM) [C=(A-B) | 600   | 18000   | 216000  |
| Less Variable Expense             |       |         |         |
| Rent                              |       | 1,800   | 21600   |
| Electricity bill                  |       | 500     | 6000    |
| Transportation                    |       | 4,000   | 48000   |
| Salary (self)                     |       | 5000    | 60000   |
| Entertainment                     |       | 400     | 4800    |
| Mobile bill                       |       | 500     | 6000    |
| Total fixed cost (D)              |       | 12,200  | 146400  |
| Net Profit (E)= [C-D]             |       | 5,800   | 69600   |

### **Investment Breakdown**

| Particulars                  | Existing | Proposed | Total  |
|------------------------------|----------|----------|--------|
| Disel, Ocatne, Petrol, Mobil | 100,000  | 25000    | 125000 |
| Motor parts & accesorieas    | 72,500   | 75000    | 147500 |
| Rack,table,                  | 14,200   | 0        | 14200  |
|                              | 186,700  | 100,000  | 286700 |

#### **Source of Finance**



| Financial Projection (BDT)        |       |         |         |         |
|-----------------------------------|-------|---------|---------|---------|
| Paticular                         | Daily | Monthly | Year1   | Year 2  |
| Revenue(Sales)                    |       |         |         |         |
| Motor parts & accessories         | 6600  | 198000  | 2376000 | 2494800 |
| Total Sales (A)                   | 6600  | 198000  | 2376000 | 2494800 |
| Less Variable Expense             |       |         |         |         |
| Motor parts & accessories         | 5808  | 174240  | 2090880 | 2195424 |
| Total variable Expense (B)        | 5,808 | 174240  | 2090880 | 2195424 |
| Contribution Margin (CM) [C=(A-B) | 792   | 23760   | 285120  | 299376  |
| Less Variable Expense             |       |         |         |         |
| Rent                              |       | 2,000   | 24,000  | 24,200  |
| Electricity bill                  |       | 600     | 7,200   | 7400    |
| Transportation                    |       | 4,200   | 50400   | 50,600  |
| Salary (Self)                     |       | 5000    | 60000   | 60000   |
| Entertainment                     |       | 400     | 4800    | 4800    |
| Mobile bill                       |       | 500     | 6000    | 6200    |
| Total fixed cost (D)              |       | 12,700  | 152400  | 153,200 |
| Net Profit (E)= [C-D]             |       | 11060   | 132720  | 146,176 |
| Investment Payback                |       |         | 60000   | 60000   |

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

| SR# | Particulars  | Year 1 (BDT) | Year 2 (BDT) |
|-----|--|--------------|--------------|
| 1   | Cash Inflow  |              |              |
| 1.1 | Investment Infusion by Investor                      | 100,000      |              |
| 1.2 | Net Profit   | 132,720      | 146,176      |
| 1.3 | Depreciation (Non cash item)                         |              |              |
| 1.4 | Opening Balance of Cash Surplus                      |              | 72,720       |
|     | Total Cash Inflow                                    | 232720       | 218896       |
| 2   | Cash Outflow   |              |              |
| 2.1 | Purchase of Product                                  | 100,000      |              |
| 2.2 | Payment of GB Loan                                   |              |              |
| 2.3 | Investment Pay Back (Including<br>Ownership Tr. Fee) | 60,000       | 60,000       |
|     | Total Cash Outflow                                   | 160,000      | 60000        |
| 3   | Net Cash Surplus                                     | 72,720       | 158896       |

### SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 16 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

# Pictures











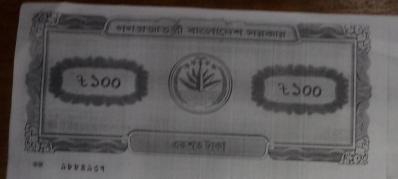












#### দোকান ঘর ভাড়ার চুক্তিপত্র

व्यक्षाम ३० (भूम) करमञ

সো: শামশূল বক, লিতা: মৃত ইন্থিস আলী মাগবর, মাতা: মালেকা খাতুন, আম: কলাকোপা পুকুরপাড়, ডাকমর ও উপজেলা: নৰাৰগঞ্জ, জেলা: ঢাকা, ধৰ্ম: ইসলাম, পেশা: ঢাকুৱা (অবসক্ষরান্ত), জাতীয়তা: বালোচাশী।

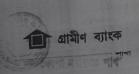
১ম পঞ্চ ( সোকান মালিক)

(UPBDR Form-3A)

People's Republic of Bangladesh Office of the Registrar of Birth and Death Kalakopa Union Parishad Nawabganj, Dhaka

1-12-2013

Birth Certificate
and Death Registration (Union Parished) Rules, 2006].
(Extract from Birth Register)



ঋণ পরিশোধের পাসবই

नामः नागरमा अभी नवतः (१८८८ গুপ নখাঃ ০ ৭

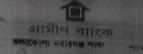
19942616274101285

Date of Issue: 16-01-2014

Sex: Male een Hundred Ninety Four var, Upazila: Nababganj,

MAN CHOWDSFURY Nationality: Bangladeshi номонику Nationality: Bangladeshi





#### जर्म यात्रेय प्राप्त्र

| गात्र             | - annam-     |
|-------------------|--------------|
| अभी मर            | 6688         |
| वस्थ गर           | 09           |
| इक्श्र मह         | 22/2-        |
| दक्तश्वर्ध गाम    | Marie 20 614 |
| শাখা ব্যবস্থাপকের | याकत - रिट्ट |
| বই ইন্যার তারিখ   | auctiona -   |

#### ছারিমে ঝাওয়া বই পাওয়া গেলে ফেরং দেয়ার চিকানা

গ্রামীণ ব্যাংকের যে কোন শাখা/অফিস অথবা

#### ৮নং কলাকোপা ইউনিয়ন পরিষদ ইউনিয়ন, ফ্রম নং ৭ (১২ (১) নিয়ম দুষ্টব্য উপজেলা ঃ নরাবগন, জিলা ঃ ঢাকা-১৩২০

|   | ট্রেড লাইনে   | ज   |
|---|---|---|
| धि विश्वार- 31%                                   |   |   |
| प्ति नाइत्मन नर्                                  | 560   | 100 26 122 120  |
| विवे श्रिक्षात्मन नाम                             | 509   |   |
| मानिरकत नाम                                       | (हार्य हो - ज   | This  |
| পিতা/স্বামীর নাম                                  | (दाः ग्राप्ट्रा का  | 999   |
| विकास   | 人の過去のかり   | 司后的   |
| व्यानात निवतन                                     | CALL NT   | 0   |
| লাইসেল ফি টাকা                                    | उगिरी चींचा ग   | To Sol  |
| बदकात हाका  | 8004  | भागा-   |
| সর্বমোট টাকা (কথাস)-                              | N.  |   |
| সর্বমেট টাকা (কথায়)-<br>প্রদান করায় উচ্চ প্রতিথ | PIT-SID, PISA   |   |
| शीयानाव यहवा निकाविक :                            | নকে ২০০৫ ইং হইতে ২০০৫<br>বাৰমা চালাইবার এই লাইসেল ম<br>ত/এ৬/২০০৫ ইং জাবিধ পর্যন্ত | মাত্র। ইং সালের জনা অতে ইউনিয়ন হব করা হইল। বলবং থাকবে। |

# **FAMILY PICTURE**

