Proposed NU Business Name: ABIR AUTOS & BATTERY HOUSE



Project identification and prepared by: Md. Ebadat Hossain, Puthia Unit, Rajshahi

Project verified by: MD Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. AZIZUL ISLAM		
Age	:	22-07-1993 (22 Years)		
Education, till to date	:	HSC		
Marital status	:	Married		
Children	:	1 Son		
No. of siblings:	:	2 Brother & 3 Sisters		
Address	:	Vill: Gondo Gohali, P.O: Puthiya, P.S: Puthiya, Dist: Rajshahi		
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 MST. SALMA BEGUM MD. ALAL UDDIN Branch: Jiopara, Puthiya Centre # 09 (Female), Member ID: 1220, Group No: 02 Member since: 2008 (07 Years) First loan: BDT - 8000		
Further Information:		Existing Loan: BDT NIL, Outstanding loan: NIL		
(v) Who pays GB loan installment	:	Father		
(vi) Mobile lady (vii) Grameen Education Loan		No 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	:	3years experience in running business.
Training Info	:	He has 1 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-161989
Mother's Contact No.	:	01787-901055
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SALMA BEGUM joined Grameen Bank since 7 years ago. At first she took 8000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

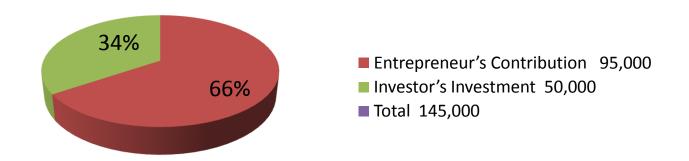
Proposed Nobin Udyokta Business Info				
Business Name	:	ABIR AUTOS & BATTERY HOUSE		
Location	:	Puthia, Rajshahi		
Total Investment in BDT	:	BDT 145000/-		
Financing	:	Self BDT 95000/-(from existing business) 66%		
Present salary/drawings from business (estimates)	:	Required Investment BDT 50000/-(as equity) 34% BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	9ft x 16ft= 144square ft		
Security of the shop	:	BDT 10000/-		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Automobile parts. Average 15% gain on sale. The business is operating by entrepreneur. Existing no employees. The shop is rented. Agreed grace period is 3 months. 		

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Battery,contoller,Tire,machine parts	2000	60000	720000
Servicing	200	6000	72000
Total Sales (A)	2200	66000	792000
Less Variable Expense			
Battery,contoller,Tire,machine parts	1700	51000	612000
Total variable Expense (B)	1,700	51000	612000
Contribution Margin (CM) [C=(A-B)	500	15000	180000
Less Variable Expense			
Rent		1,400	16800
Electricity bill		500	6000
Transportation		2,000	24000
Salary (self)		5000	60000
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		9,300	111600
Net Profit (E)= [C-D]		5,700	68400

Investment Breakdown				
Particulars	Existing	Proposed	Total	
Battery	42,000	9,000	51000	
Motor	16,000	8,000	24000	
Contoller	6,400	10,000	16400	
Tire	9,500	13,000	22500	
Tube	2,000	5,000	7000	
Charger	10,000	5,000	15000	
Other machine parts	9,100	0	9100	
	95,000	50,000	145000	

Source of Finance



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Battery,contoller,Tire,machine parts	2600	78000	936000	982800
Servicing	300	9000	108000	113400
Total Sales (A)	2900	87000	1044000	1096200
Less Variable Expense				
Battery,contoller,Tire,machine parts	2210	66300	795600	835380
Item				
Total variable Expense (B)	2,210	66300	795600	835380
Contribution Margin (CM) [C=(A-B)	690	20700	248400	260820
Less Variable Expense				
Rent		1,400	16,800	9,800
Electricity bill		700	8400	8600
Transportation		2,500	30000	31,000
Salary (Self)		5000	60000	60000
Guard		100	1200	1200
Mobile bill		400	4800	5000
Total fixed cost (D)		10,100	121200	115,600
Net Profit (E)= [C-D]		10600	127200	145,220
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	127,200	145,220
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		97,200
	Total Cash Inflow	177200	242420
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	97,200	212420

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 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

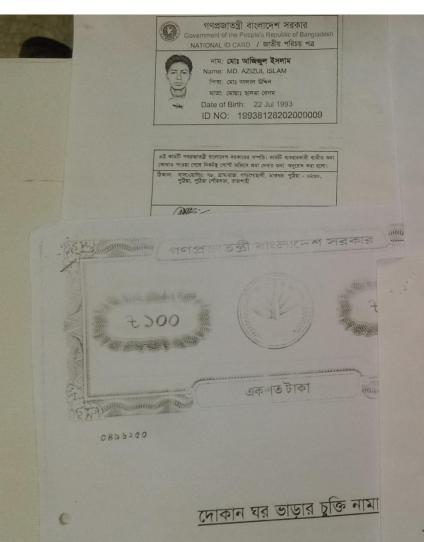


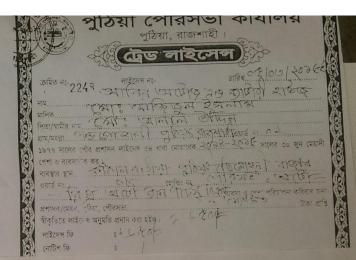












প্রত্যয়ন পত্র

আমি এই মর্মে প্রত্যয়ন পত্র প্রদান করিতেছি যে নাম মোছাঃ সালমা বেগম, স্বামীরঃ মোঃ আলাল উদ্দিন, সে ২০০৮ইং থেকে ২০১৫ইং পর্যন্ত গ্রামীণ ব্যাংকের শাখার নাম জিউপাড়া পুঠিয়া শাখা একজন নিয়মিত সদস্য ছিল। কেন্দ্র নং ৯/ম গ্রুপ নং ২, ঋণী নং ১২২০। সে প্রথমে ৮০০০/= এবং শেষে ৪০,০০০/= টাকা উ্পুলন করে। সে গ্রামীণ ব্যাংকের একজন নিয়মিত সদস্য ছিল।

