

Proposed NU Business Name: **NEW KHAJA MOTORS**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHID HASAN
Age	:	21 Years
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers, 01 Sister
Address	:	Vill: Noyapara-2, P.O: Rajfulbaria, P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. FARIDA BEGUM
(iii) Father's name	:	MD. KHAJA MIAH
(iv) GB member's info	:	Branch: Shovapur, Centre # 9 (Female), Member ID:1520, Group No: 02 Member since: 10-01-2014 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 14,720/-
(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	:	Two years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-642881
Mother's Contact No.	:	01703-177876
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. FARIDA BEGUM joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	NEW KHAJA MOTORS
Location	:	Tetuljora Bus Counter, Savar, Dhaka.
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000(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	:	16 ft x 14 ft = 224 square ft
Security of the shop	:	0/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gear box, Fond glass, Karan ship, Clash bati complete, Gash pinium, Self motors, mobile etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in rent place.▪Collects goods from Bongshal, Manikgonj.▪Agreed grace period is 3 months.

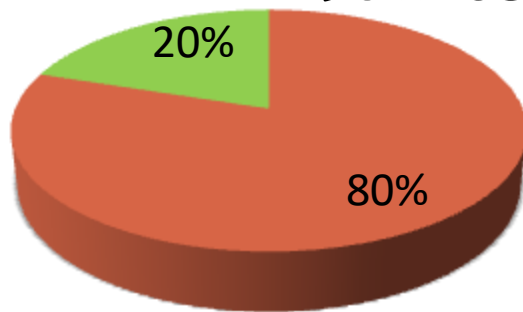
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Machinery Item	3500	105000	1260000
	0	0	0
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Machinery Item	2975	89250	1071000
Total variable Expense (B)	2,975	89250	1071000
Contribution Margin (CM) [C=(A-B)	525	15750	189000
Less Variable Expense			
Rent		4,000	48000
Electricity bill		2000	24000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		12,700	152400
Net Profit (E)= [C-D]		3,050	36600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Gear box	8	3000	24,000	10	3,000	30,000	54,000
Fond Glass	5	2300	11,500	4	2300	9,200	20,700
Caranship	10	2500	25,000	0	0	0	25,000
Selender	12	1500	18,000	0	0	0	18,000
Claps bate complete	8	1400	11,200	5	1400	7,000	18,200
Gash pinium	10	1300	13,000			0	13,000
Self motors	7	1300	9,100			0	9,100
Karboter	4	800	3,200	1	800	800	4,000
Mobil	1	21000	21,000			0	21,000
Piston bel			2,000			0	2,000
Rular wearing			2,000			0	2,000
Advance			40,000			0	40,000
Others	0	0	20,000	0	0	3,000	23,000
Total	47	0	200,000	20	7,500	50,000	250,000

Source of Finance



- Entrepreneur's Contribution's = 200000
- Investor Investment's = 50000
- Total = 250000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Machinery Item	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Machinery Item	3400	102000	1224000	1285200	1349460
Total Variable Expense	3400	102000	1224000	1285200	1349460
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		4,000	48000	48000	48000
Electric Bill		2200	26400	316800	3801600
Transportaion		1,200	14400	15120	15876
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Guard		100	1200	1200	1200
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
Total Fixed Cost (D)		13300	159600	445920	3931476
Net Profit (E)= [C-D]		4700	56400	59220	62181
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	56,400	59220	62181
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		36400	75620
	Total Cash Inflow	106,400	95,620	137,801
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	36,400	75,620	117,801

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; Tetuljora Bus Counter,
Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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প্রোগ্রামার জাহিদ হাসান
01764642881/01967466788

ম্যান H.Power JT Power
স্বয়ংক্রিয় গাড়ীর সকল প্রকার
সেবা প্রদানকারী খুচরা
সেবা ও অতিরিক্ত ব্যক্তিগত
সেবা প্রদান করা হয়

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প্রোঃ মোঃ জাহিদ হামান

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এখানে H.Power.JT.Power

সুজকী গাড়ীর সকলপ্রকার

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বিক্রয় ও অডিট করিগর

দ্বারা মেসামত করা হয়

