

**Proposed NU Business Name: M/S MA AUTO & ENGINEERING WORKSHOP**



Project identification and prepared by: Md. Shahadat hossian  
Donbari tagail

Project verified by: Mizanur Rahman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.EMRAN HUSHEN</b>
Age	:	11-01-1997(20Years)
Education, till to date	:	SSC
Marital status	:	Unarried
Children	:	Nil
No. of siblings:	:	2 Brother's
Address	:	Vill: Islampur;P.O:ukhariabari; P.S:Dhonbari, 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	:	<b>MOST. SUBANA BEGUM</b>
(iii) Father's name	:	<b>MD.ROFIKUL ISLAM</b>
(iv) GB member's info	:	Branch: chalas modupur,donbari Centre # 90 (Female), Member ID: 9955, Group No: 05 Member since: 2005 raning(12 Years) First loan: BDT 5000Taka.
Further Information:		Existing loan: 25,000, Outstanding loan: 14698 Taka
(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	:	02 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.	:	01795-720713
Family's Contact No.	:	01735-486979
NU Project Source/Reference	:	Grameen Shakti Samajik Babosha Ltd. Donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUBANA BEGUM** Joined Grameen Bank Since 12 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

## Proposed Nobin Udyokta Business Info

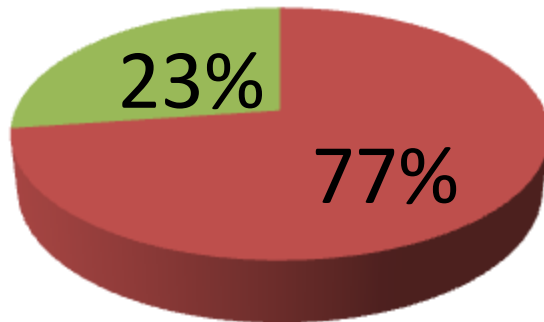
Business Name	:	<b>M\S MA AUTO&amp;ENGINEERING WORKSHOP</b>
Location	:	Islampur Bazzar
Total Investment in BDT	:	BDT 226,000
Financing	:	Self BDT 176,000(from existing business) 77% Required Investment BDT 50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	Null
Size of shop	:	20ft x 20 ft= 400 Square ft
Security of the shop	:	10,000 Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; sicalepars, triars; dijel Etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No Employee.</li> <li>▪The at auto workshops is Rented</li> <li>▪Collects goods from donbari.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cicalepars ,Tiars,Dijel Etc	6000	1800,000	2160,000
<b>Total Sales (A)</b>	6000	1800,000	2160,000
<b>Less. Variable Expense</b>			
Cicalepars,Dijel,Etc	5100	153,000	1836,000
<b>Total variable Expense (B)</b>	5100	153,000	1836,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1100	33,000	396,000
<b>Less. Fixed Expense</b>			
Rent		700	8400
Electricity Bill		1000	12,000
Mobile Bill		200	2400
Salary (self)		5000	60,000
Guard			
Transportation		500	6000
Entertainment		500	6000
Salary (staff)		10000	120,000
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>17,900</b>	<b>214,800</b>
<b>Net Profit (E) [C-D]</b>		<b>15,100</b>	<b>181,200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cicalepars			150,000			25,000	175,000
Tiars			10,000			15,000	25,000
Dijel			6,000			10,000	16,000
Security			10,000				
<b>Total</b>	<b>3504p</b>		<b>176,000</b>			<b>50,000</b>	<b>226,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:176,000**  
**Investor Investment:50,000**  
**Total Investment:226,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Cow dud ,kola Etc	7000	210,000	2520,000	2646,000
	0	0	0	0
<b>Total Sales (A)</b>	7000	210,000	2520,000	2646,000
<b>Less. Variable Expense</b>		0		0
Cow dud kola ,Etc	59500	178,500	2142,000	2249,100
<b>Total variable Expense (B)</b>	5950	178,500	2142,000	2249,100
<b>Contribution Margin (CM) [C=(A-B)]</b>	1250	37,500	450,000	472,500
<b>Less. Fixed Expense</b>				
Rent		700	8,400	8,400
Electricity Bill		1000	12,000	12,500
Mobile Bill		200	2400	2,500
Salary (self)		5000	60,000	60,000
Transportation		500	6,000	6,500
Entertainment		500	6,000	6,500
Salary(staff)		10,000	120,000	120,000
Generator		0	0	0
Gurd		0	0	0
<b>Total Fixed Cost</b>		<b>17,900</b>	<b>214,800</b>	<b>216,400</b>
<b>Net Profit (E) [C-D]</b>		<b>19,600</b>	<b>235,200</b>	<b>256,100</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	235,200	256,100
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		205,200
	<b>Total Cash Inflow</b>	<b>285,200</b>	<b>461,300</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>205,200</b>	<b>431,300</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







SUPERDRY

GE  
WARRANTY SERVICE





























# FAMILY PICTURE

