

Proposed NU Business Name: **DAWAN BETTARY I.P.S AND ATTO PARTS**



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SABBIR HOSSAIN
Age	:	09-09-1992 (25Years)
Education, till to date	:	Class x
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers 02 sisters
Address	:	Vill: West kamargaw P.O ;vaggokul, P.S: sreenagar, Dist: Munshigonj.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NILUFA BEGUM
(iii) Father's name	:	MD OMAR FARUK DAWAN
(iv) GB member's info	:	Branch: VaggokulCentre # 83(Female), Member ID: 8453, Group No: 07 Member of since:01-10-2009 (07Years) First loan: BDT 35,000/- Outstanding loan: Nil
Further Information:	:	
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	04years of business experience. : 04 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.	:	01777-003853
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NILUFA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 35,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DAWAN BETTARY I.P.S AND ATTO PARTS
Location	:	Balapur bazar,sreenagar,Mushigonj.
Total Investment in BDT	:	BDT 246,000/-
Financing	:	Self BDT 196,000/- (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	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; I.P.s▪Average 25% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Sreenagar.▪Agreed grace period is 3 months.

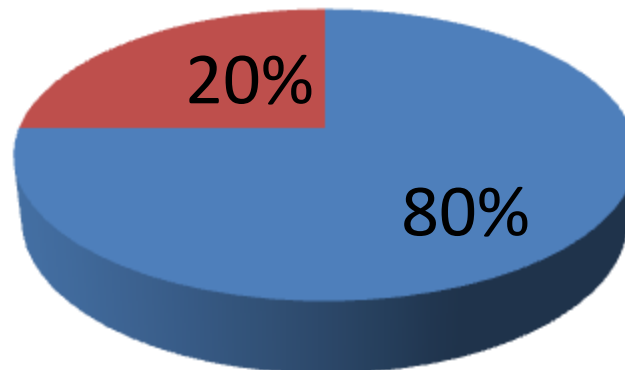
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
I.P.s	2,800	84,000	1,008,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
I.P.s	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		5000	60,000
Entertainment		100	1,200
Gird		100	1,200
Generator		150	1,800
Mobile bill		200	2,400
Total fixed Cost (D)		16,050	192,600
Net Profit (E) [C-D]		4,950	59,400

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Sarkit	15	2200	30000		15	2000	30000	60,000
Tadestar	1000	40	40000		1000	20	20000	60,000
p.e.b	80	80	6400					6400
Hidomitter	12	150	9800					9800
i.Ps	07	2200	15400					15,400
Other	4	12000	48000					48,000
security			5000					5000
			50000					50,000
Total			196,000				50,000	246,000

Source of Finance

■ Entrepreneur's contibution 196,000 ■ Investor's Investment 50,000 ■ Total 246,000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
I.P.s	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
I.P.s	2,250	67,500	810,000	850,500	893,025
Total variable Expense (B)	2,250	67,500	810,000	850,500	893,025
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		150	1,800	1,890	1,985
Mobaile bill		200	2,400	2,520	2,646
Total Fixed Cost		16,050	192,600	193,770	194,999
Net Profit (E) [C-D]		6,450	77,400	89,730	102,677
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	77,400	89,730	102,677
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		57,400	127,130
	Total Cash Inflow	127,400	147,130	229,807
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	57,400	127,130	209,807

SWOT ANALYSIS

STRENGTH

Employment:01 Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :04
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







Leader

VIRTUE

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