

**Proposed NU Business Name: Efti Autow repairing**

Project identification and prepared by: Md. Barek Ali Akhand  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>MD .SHANUR ISLAM</b>
Age	:	03-09-1983(34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	2 Doughter`s
No. of siblings:	:	1 Brother& 1 Sister
Address	:	Vill:Solpo Bazidpur, P.O:Mirer Betka , P.S: Tangail Sadar, 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>Late.sahera Begum</b>
(iii) Father's name	:	<b>Md. Main Uddin</b>
(iv) GB member's info	:	Branch: Dewzan,Deldur , Centre # 52 (male), Member ID :4870, Group No: 03 Member since:19/09/1989 -04/09/1999(10 Year`s) First loan: BDT 2000 /-
Further Information:		Outstanding loan: Nil
(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	:	03years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724259707
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Md.Main Uddin** joined Grameen Bank 27 years ago. At first she took BDT 2,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Efti Autow reparing</b>
Location	:	Bazidpur Bazar, Tangail Sadar, Tangail.
Total Investment in BDT	:	BDT 148,000/-
Financing	:	Self BDT 98,000/- (from existing business )66% Required Investment BDT 50,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 08 ft= 240 square ft
Security of the shop	:	40,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods likero; Bettery water ,Bearing ,p-cap, Backlight, Halfs,Geare</li><li>▪Average 12 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

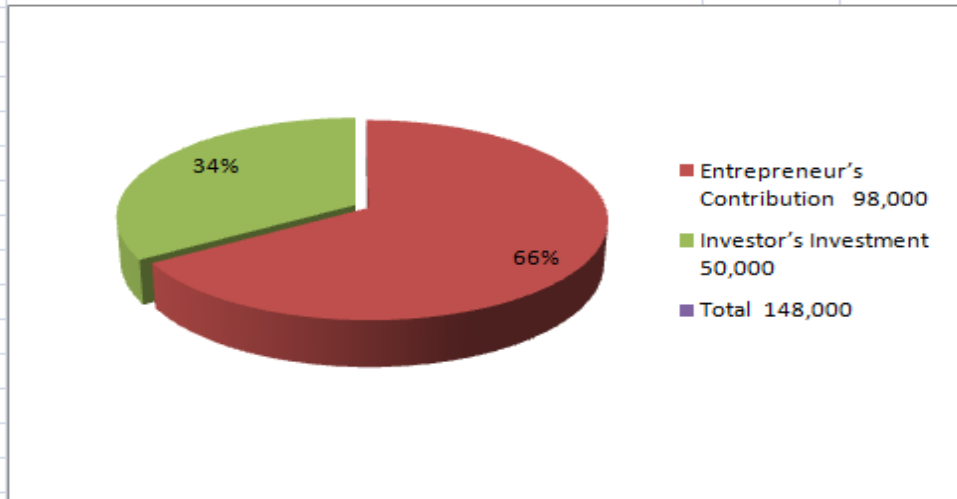
BDT (TK)			
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Bteetry water ,Bearing ,p-cap, Backlight, Halfs,Geare etc	1500	45,000	540,000
<b>Total Sales (A)</b>	<b>1500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Variable Expense</b>			
Betty water ,Bearing ,p-cap, Backlight, Halfs,Geare etc	1000	30,000	360,000
<b>Total variable Expense (B)</b>	<b>1000</b>	<b>30,000</b>	<b>360,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		1800	21600
Electricity Bill		800	9600
Transportation		1000	12000
Salary(Self)		5000	60000
Entertainment		300	3600
Guird		300	3600
Mobile Bill		300	3600
<b>Total fixed Cost (D)</b>		<b>9500</b>	<b>114000</b>
<b>Net Profit (E) [C-D)</b>		<b>5500</b>	<b>66,000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bettery water	150	40	6,000			0	6,000
Bearing	200	60	12,000	100	60	6,000	18,000
,p-cap	150	120	18,000			0	18,000
Backlight	100	300	30,000			0	30,000
Halfs,Geare	50	460	23,000	70	460	32,200	55,200
Security						0	0
Other`s			9,000			11,800	20,800
			0			0	0
			0			0	0
	650	980	98,000			50,000	148000

## Source of Finance

Proposed Project Cost

<b>Existing Capital</b>	<b>98000</b>	<b>66%</b>
<b>Investor's Investment</b>	<b>50000</b>	<b>34%</b>



Entrepreneur's Contribution	98,000
Investor's Investment	50,000
<b>Total</b>	<b>148,000</b>

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Bteetry water ,Bearing ,p-cap, Backlight, Halfs,Geare etc	1500	45,000	540,000	567,000	
<b>Total Sales (A)</b>	<b>1500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	
<b>Less. Variable Expense</b>					
Bteetry water ,Bearing ,p-cap, Backlight, Halfs,Geare etc	1000	30,000	360,000	378000	
<b>Total variable Expense (B)</b>	<b>1000</b>	<b>30,000</b>	<b>360,000</b>	<b>378000</b>	
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189000</b>	
<b>Less. Fixed Expense</b>					
Rent		1,800	21600	21600	
Electricity Bill		800	9600	7000	
Transportation		1,000	12,000	12000	
Salary(Self)		5,000	60,000	60,000	
Entertainment		300	3,600	3600	
Gard		300	3600	3600	
Mobile Bill		300	3,600	3,600	
<b>Total Fixed Cost</b>		<b>9,500</b>	<b>114,000</b>	<b>114400</b>	
<b>Net Profit (E) [C-D)</b>		<b>5500</b>	<b>66,000</b>	<b>74600</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	0
1.2	Net Profit	66,000	74600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus	0	36,000
	<b>Total Cash Inflow</b>	<b>116,000</b>	<b>1,10,600</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	0
2.2	Payment of GB Loan	0	0
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>36,000</b>	<b>80600</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:  
Experience & Skill : 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













