

Proposed NU Business Name: **KHOKON AUTO MOTOR CYCLE AND WORKSHOP**


২য় দফার আবেদন

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Jamurki Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Khokon Mia
Age	:	30-12-1986 (31 Years)
Education, till to date	:	Nine
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: Lauhati P.O: Lauhati P.S: Delduar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother  Father
(ii) Mother's name	:	Halima Begum
(iii) Father's name	:	Md Farid Mia
(iv) GB member's info	:	Branch: Member ID:3982 Member since:20 First loan: BDT 5000
Further Information:		Existing Loan: BDT 25000/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	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 and Training Info	:	09 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778414340
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Halima begum joined Grameen Bank since 22 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in dairy farm and agricultural business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHOKON AUTO MOTOR CYCLE AND WARKSHOP
Location	:	Lauhati bazar ,delduar , Tangail
Total Investment in BDT	:	BDT 440,000/-
Financing	:	Self BDT 280,000/-(from existing business) 64% Required Investment BDT 160000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 10,000/-
Proposed Salary	:	BDT 15,000/-
Size of shop	:	5ft x 18 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing▪Motor cycle mobile fish fram, etc▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from, Dhaka.▪Agreed grace period is 3 months.

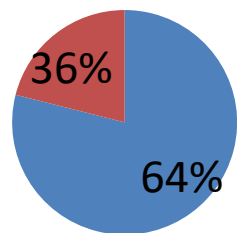
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Motor cycle , mobile, fish fram	2,500	75,000	900,000
	2,500	75,000	900,000
Less. Variable Expense			
Motor cycle , mobile, fish fram	1,750	52,500	630,000
Total variable Expense (B)	1,750	52,500	630,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		400	4,800
Transportation		150	1,800
Salary (self)		5,000	60,000
Salary (stuff)		5,500	66,000
Entertainment		400	4,800
Guard		150	1,800
Generator Bill		100	1,200
Mobile Bill		400	4,800
Total fixed Cost (D)		14,100	169,200
Net Profit (E) [C-D]		8,400	100,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Motor cycle	4	30,000	120,000	2	80,000	160,000	280,000
Mobile			20,000				20,000
fish fram	250	500	100,000			-	100,000
sceurity			40,000			-	40,000
			280,000			160,000	440,000

0% Source of Finance



Entrepreneur Contribution	280,000
Investors Investment	160,000
Total Investment	440,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Motor cycle , mobile, fish fram	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					
Motor cycle , mobile, fish fram	2,100	63,000	756,000	793,800	833,490
Total variable Expense (B)	2,100	63,000	756,000	793,800	833,490
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		400	4,800	4,800	4,800
Transportation		150	1,800	1,800	1,800
Salary (self)		10,000	120,000	120,000	120,000
Salary (stuff)		-	-	-	-
Entertainment		400	4,800	4,800	4,800
Guard		150	1,800	1,800	1,800
Generator Bill		100	1,200	1,200	1,200
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		13,600	163,200	163,200	163,200
Net Profit (E) [C-D)		13,400	160,800	168,840	160,800
Payback			64,000	64,000	64,000

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	Investment Infusion by Investor	160,000		
1	Net Profit	160,800	168,840	160,800
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		96,800	201,640
	Total Cash Inflow	320,800	265,640	362,440
2	Cash Outflow			
2	Purchase of Product	160,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	64,000	64,000	64,000
	Total Cash Outflow	224,000	64,000	64,000
3	Net Cash Surplus	96,800	201,640	298,440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;10Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

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