

Proposed NU Business Name: **MIZANUR AUTO PAARTS HOUSE**



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Mizanur Rahman
Age	:	01-08-1990 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister.
Address	:	Vill:Tatsri ,P.O: Lauhati ,P.S:Delduar, 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	:	Firoza Begum
(iii) Father's name	:	Md.Mintu Mia
(iv) GB member's info	:	Branch: Lauhati,Delduar, Centre #141 (Female), Member ID:8440 , Group No: 03 Member since: 17-06-2011 (07 Years) First loan: BDT = 5,000/- Last Loan = 10,000/-
Further Information:	:	Outstanding loan:= 9,340/-
(v) Who pays GB loan installment	:	Father.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	03 years of business experience.
Own Business and	:	03 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-039663
Family's Contact No.	:	01720-940592
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Firoza Begum joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MIZANUR AUTO PARTS HOUSE
Location	:	Tatsri Bazar ,Delduar,Tangail.
Total Investment in BDT	:	BDT 1,28,000/-
Financing	:	Self BDT 58,000/- (from existing business) 45% Required Investment BDT 70,000/- (as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x10 ft= 150 square ft
Security of the shop	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; bearing,board,switch,shocket,Electric Item & servicing . ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is rented . ▪Collects goods from Tangail.

Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bearing, borad, switch, shocket & servicing .	2,500	75,000	900,000
		0	0
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Bearing, borad, switch, shovket & servicing .	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		700	8,400
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		0	0
Generator		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

	Particulars	Existing			Particulars	Proposed			Proposed Total
		Quantity	Unit Price	Price		Quantity	Unit Price	Price	
1	bearing	300	80	24000	Auto parts			70,000	94,000
2	borad	30	50	1500				0	1,500
3	switch	24	20	480				0	480
4	indicator	24	30	720				0	720
5	shocket	24	25	600				0	600
.	chain	5	120	600				0	600
7	battery water	50	40	2000				0	2,000
8				0				0	0
9				0				0	0
10	welding machine	1	15000	15000					15,000
11	advance			5000					5,000
12	granding machine	1	2000	2000					2,000
13	load machine	1	3000	3000					5,300
14	others			3100					3,100
	Total			58,000				70,000	128,000

Entrepreneur's contibution

Investor's Investment

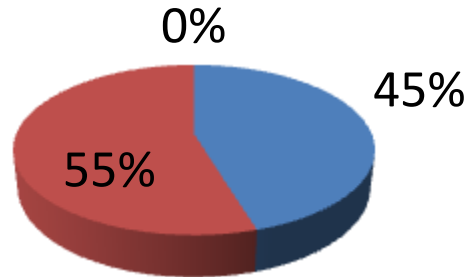
Total

Source of Finance

■ Entrepreneur's contibution 58000

■ Investor's Investment 70000

■ Total 128000



Financial Projection

BDT (TK)

5,805

0.81

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bearing,board,switch,shocket & servicing.	3,500	105,000	1,260,000	1,323,000	1,389,150
		0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Bearing,board,switch,shocket & servicing.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		700	8,400	8,400	8,400
Electricity Bill		550	6,600	6,930	7,277
Transportation		1,100	13,200	13,860	14,553
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,995	95,940	97,317	98,763
Net Profit (E) [C-D]		13,005	156,060	167,283	179,067
Investment Payback			28,000	28,000	28,000

sales **3,500**
Margin **20%**
Contribution **700**
Expense **2,800**

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	70,000		
1.2	Net Profit	156,060	167,283	179,067
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		128,060	267,343
	Total Cash Inflow	226,060	295,343	446,410
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	128,060	267,343	418,410

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0` Others:0
Experience & Skill : 03 Years
Own Business : 03 Years
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

Pictures



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FAMILY PICTURE