

# M/S Goribe- Nawaz Auto Traders

বিসমিল্লাহির রাহমানির রাহীম

প্রোঃ রফিকুল ইসলাম

মোবা : ০১৭১৫-৮০৯৬৪৯



মেসার্স

## গরিবে নেওয়াজ অটো ট্রেডার্স

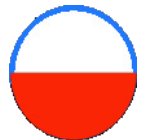
এখানে সিএনজি এর যাবতীয় মালামাল পাইকারী ও খুচরা বিক্রয় করা হয়।

মেইন রোড, বালুয়া চৌমুহনী বাজার, রামগঞ্জ, লক্ষ্মীপুর।

Presented By  
Rafiqul Islam

Nu Identified and PP Prepared by :  
Tanbidul Islam  
Verified By: Md. Nazrul Islam

GRAMEEN TRUST



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md. Rafiqul Islam
Age	:	6-06- 82 (32years)
Marital status	:	Married
Children	:	2 Daughters , 1 Sons
No. of siblings:	:	4 Brothers, 1 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Runu Begum
(iii) Father's name	:	Mr. Md. Salim
(iv) GB member's info	:	Branch: Sonapur    Centre # 2/ma,    Loanee no.: 1583/2, Member since 10/5/2009,                      First loan: 10000Tk. Existing loan:TK. 50000/- Tk.                      Outstanding: nill
Further Information:	:	
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Motor parts Business
Business Experiences Training Info	:	<b>12 years</b> <b>Hand training from other parts shop</b>
Other Own/Family Sources of Income	:	Agriculture (Father)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	<b>GT Ramgonj Unit Office, Laxmipur.</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

**NU's Mother has been a member of Grameen Bank since 2009 (5 years). At first She took 10000/- from GB and loan utilized by her husband. At last she took 50000/- for Nu's business. They also bought some agro- land. NU's mother gradually improved their life standard by using GB loan.**

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>M/S Goribe- Nawaz Auto Traders</i></b>
Address/ Location	:	Main road, Baluya Chowmuhoni Bazar, Ramgong.
Total Investment in BDT	:	2,50,000/- Taka
Financing	:	Self BDT 1,00,000/- (from existing business) 40% Required Investment BDT 1,50,000/- (as equity) 60 %
Present salary/drawings from business (estimates)	:	8,000/-
Proposed Salary	:	8,000/-
Proposed Business	:	
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin	:	15%
(iii) Agreed grace period	:	5 months

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales(A)	2000	60000	720000
<b>Less: Cost of sales (B)</b>	1700	51000	612000
<b>Gross Profit (C) [C=(A-B)]</b>	300	9000	108000
<b>Servicing charge</b>	1000	30000	360000
<b>Total</b>	1300	39000	468000
<b>Less: Operating Costs</b>			
Electricity bill		200	2400
Generator bill		100	1200
Shop Rent		1500	18000
Night Guard bill		100	1200
Daily tiffin for staffs		150	1800
Mobile bill		500	6000
Present salary/Drawings- self		8000	96000
Present salary-Employee (3 employees)		20000	240000
Others cost(fees)		200	2400
<b>Non Cash Item:</b>			
Depreciation Expenses		291	3492
<b>Total Operating Cost (D)</b>		<b>31041</b>	<b>372492</b>
<b>Net Profit (C-D):</b>		<b>7959</b>	<b>95508</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<b><u>Investments in different categories:</u></b>			
1.Parts (packing, gasket, belt, master, ysen, CC bell, ) = 15000/-	100000/-		
2.Mobil Filter (25* 30) = 750/-			
3. Body (280* 5) = 1400/-			
4. Engine baring small(130*20) = 2600/-			
5. Engine baring(130*220) = 28600/-			
6. Hydraulic break(220*28) = 6160/-			
7. Piston(220*50) = 11000/-			
8. Y Shell = 7800/-			
9.Long XL(350*12) = 4200/-			
10. Short XL (530*5) = 2650/-			
11. Class Cable (230*18) = 4140/-			
12.Tengre bush (110*20) = 2200/-			
13. Engine bush (5*120) = 600/-			
14.Wheel bucket (50*30) = 1500/-			
15. 105cc Belt (320*10) = 3200/-			
16. Chain gut small(130*10) big(190*10) = 3200/-			
17. Machineries = 20000/-			
Decoration = 10000/-			
Advance (2) = 25000/-			
<b><u>Proposed</u></b>			
1. Mobil (350*24) = 8400/-	150000/-		
2. SuperV (420*24) = 10080/-			
3. 30' Mobil (135*50) = 6750/-			
4. 60' Mobil (180*50) = 9000/-			
5. Tire Gazi (18*1680) = 114040/-			
Gazi City (20*1820) MRF(20*2370) = 1730			
6. Tube = 1730	250000/-		
<b>Total Capital</b>			

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3000	90000	1080000	3500	105000	1260000
<i>Less: cost of sales (B)</i>	<b>2550</b>	<b>76500</b>	<b>918000</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>
Gross Profit (C) [C=(A-B)]	450	13500	162000	525	15750	189000
Servicing charge	1200	36000	432000	1300	39000	468000
Total	1650	49500	594000	1825	54750	657000
<b><i>Less: Operating Costs</i></b>						
Electricity bill		200	2400		250	3000
Generator bill		100	1200		150	1800
Shop Rent (2)		3000	36000		3000	36000
Night Guard bill		100	1200		150	1800
Daily tiffin for staffs		150	1800		150	1800
Mobile bill		500	6000		500	6000
Present salary/Drawings-self		8000	96000		8000	96000
Present salary-Employee (3 employees)		20000	240000		22000	264000
Others cost(fees)		200	2400		200	2400
<b>Non Cash Item:</b>						
Depreciation Expenses		291	3492		291	3492
<b>Total Operating Cost (D)</b>		<b>32541</b>	<b>390492</b>		<b>36691</b>	<b>440292</b>
<b>Net Profit (C-D):</b>		<b>16959</b>	<b>203508</b>		<b>18059</b>	<b>216708</b>
Pay back			90000			90000
<b>Retained Income:</b>			<b>113508</b>			<b>126708</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>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	150000/-	
1.2	Net Profit ( Ownership Tr. Fee added back)	<b>203508</b>	<b>216708</b>
1.3	Depreciation (Non cash item)	3492	3492
1.4	Opening Balance of Cash Surplus		117000
	<b>Total Cash Inflow</b>	<b>357000</b>	<b>337200</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	150000/-	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>90000</b>	<b>90000</b>
	<b>Total Cash Outflow</b>	<b>240000</b>	
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>117000</b>	<b>247200</b>

# SWOT ANALYSIS

## **S**TRENGTH

- ✓ Well Known Person in locality.
- ✓ Provide quality products.
- ✓ Skill & Experience .

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Transportation cost.
- ✓ Increase products price.

## **O**PPORTUNITIES

- ✓ Various type of works are done here.
- ✓ Huge demand from C. N. G owners & drivers.
- ✓ Central point of market and four way road.

## **T**HREATS

- ✓ Load shading.
- ✓ Political Unrest.
- ✓ Other competition.
- ✓ Scarcity of new products.





*Presented at*  
**2<sup>nd</sup> GT Executive SB Design Lab**  
on January 29, 2015 at GT Conference Room



For more information

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