Proposed NU Business Name: ARNOPURNA TAYER & MOTORS



Project identification and prepared by: Md. Sahabuddin, Mohonpur Unit, Rajshahi

Project verified by: MD. Abdul MannanTalukdar



Brief Bio of The Proposed Nobin Udyokta				
Name	:	SREE BIPUL KUMAR PRAMANIK		
Age	:	20-08-1984 (31 Years)		
Education, till to date	:	HSC		
Marital status	:	Married		
Children	:	2 Daughter		
No. of siblings:	:	1 Brothers & 1 Sisters		
Address	:	Vill: Kharta, P.O: Jahanadab, P.S: Mohonpur, Dist: Rajshahi		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father SREEMOTI KAJOLI RANI SREE NIREN CONDRA PRAMANIK Branch: Achpara, Centre # 80(Female), Member ID: 9412/3, Group No: 02 Member since: 5-5-13(03Years) First loan: BDT 1000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	Existing Loan: BDT 65000, Outstanding loan: BDT 10000 N/A No No 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	:	No 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.	:	01719-532074
Mother's Contact No.	:	01730-895832
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI KAJOLI RANI joined Grameen Bank since 03 years ago. At first she took 10000taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	ARNOPURNA TAYER & MOTORS		
Location	:	Keshorhat bazar, mohonpur		
Total Investment in BDT	:	BDT 500,000/-		
Financing	:	Self BDT 350,000/-(from existing business) 70%		
		Required Investment BDT 150,000/-(as equity) 30%		
Present salary/drawings from business (estimates)	••	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	15ft x 10ft= 150 square ft		
Security of the shop	:	NIL		
Implementation	••	 The business is planned to be scaled up by investment in existing goods like; Auto mobile parts etc. Average 7% gain on sale. The business is operating by entrepreneur. Existing 2 employee. After getting equity fund 1 employee will appointed. 		

■Collects good from Rajshahi.

Agreed grace period is 3 months.

■The shop is owned.

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Motors Item	20,000	600,000	7,200,000		
Total Sales (A)	20,000	600,000	7,200,000		
Less. Variable Expense					
Motors Item	18,600	558,000	6,696,000		
Total variable Expense (B)	18,600	558,000	6,696,000		
Contribution Margin (CM) [C=(A-B)	1,400	42,000	504,000		
Less. Fixed Expense					
Electricity Bill		15,000	180,000		
Mobile Bill		300	3,600		
Salary (self)		5,000	60,000		
Guard		500	6,000		
Salary (staff)		10,000	120,000		
Entertainment		200	2,400		
Transportation		1,000	12,000		
Total fixed Cost (D)		32,000	384,000		
Net Profit (E) [C-D)		10,000	120,000		

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Car Tire (80 x 2000)	160,000	50,000	210,000		
Mobil (200 x 300)	60,000	30,000	90,000		
Cylinder (10 x2500)	25,000	15,000	40,000		
Showcup (5 x 2000)	10,000	10,000	20,000		
CDI (50 x 1200)	60,000	10,000	70,000		
Ringtone, Nut, Screw etc	35,000	15,000	50,000		
Battery (20 x 10000	0	20,000	20,000		
Total	350,000	150,000	500,000		

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Motors Item	25,000	750,000	9,000,000	9,450,000	9,922,500	
Total Sales (A)	25,000	750,000	9,000,000	9,450,000	9,922,500	
Less. Variable Expense						
Motors Item	23,250	697,500	8,370,000	8,788,500	9,227,925	
Total variable Expense (B)	23,250	697,500	8,370,000	8,788,500	9,227,925	
Contribution Margin (CM) [C=(A-						
B)	1,750	52,500	630,000	661,500	694,575	
Less. Fixed Expense						
Electricity Bill		15,000	180,000	180,000	180,000	
Mobile Bill		400	4,800	5,500	6,500	
Salary (self)		5,000	60,000	60,000	60,000	
Guard		500	6,000	6,000	6,000	
Salary (staff)		13,000	156,000	156,000	156,000	
Entertainment		200	2,400	3,000	3,500	
Transportation		1,500	18,000	20,000	22,000	
Total Fixed Cost		35,600	427,200	430,500	434,000	
Net Profit (E) [C-D)		16,900	202,800	231,000	260,575	
Investment Payback			60,000	60,000	60,000	

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	160,200	169,420
1.3	Depreciation (Non cash item)		1
1.4	Opening Balance of Cash Surplus		100,200
	Total Cash Inflow	260,200	269,620
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	100,200	209,620

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 04 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







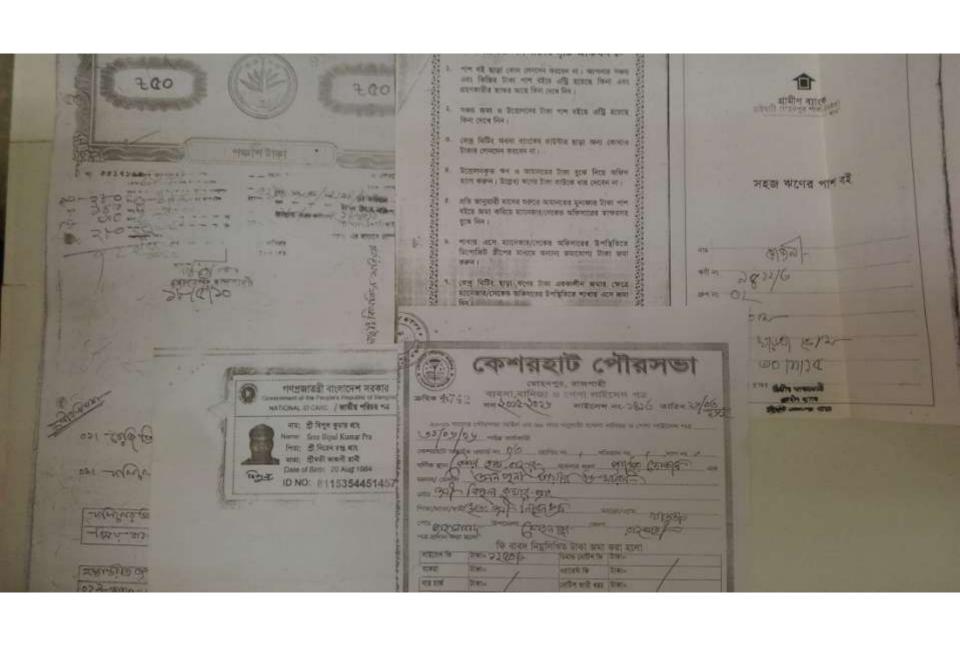












FAMILY PICTURE

