

## Proposed NU Business Name: **EMRAN AUTOS**



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

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD. AMRAN HOSSEN</b>
Age	:	25-02-1988(28 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Shormoil, P.O: Hatra , P.S: Mohanpur , Dist: Rajshahi
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>MOST. KAJOL REKHA</b>
(iii) Father's name	:	<b>MD. TAIJUL</b>
(iv) GB member's info	:	Branch: Rayghati, Mohanpura Centre 20 (Female), Member ID: 1822/1, Group No: 01 Member since: 12-05-2008 (8Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000 Outstanding loan: 33,360/=
(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	:	12 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture (BDT 15000 Monthly)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-833450
Mother's Contact No.	:	01744-472120
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. KAJOL REKHA** joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

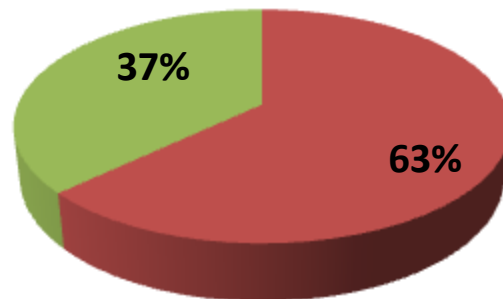
Business Name	:	<b>EMRAN AUTOS</b>
Location	:	Kamarpara Bazar, Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 1,35,000/-
Financing	:	Self BDT 85,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25ft x 15 ft =375 sft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing; Parch item etc.</li> <li>▪Average 25% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 02 employees. After getting equity fund no employee will be appointed.</li> <li>▪The shop is Rent</li> <li>▪Collects goods from Rajshahi.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Parts	1,000	30,000	3,60,000
Servicing	500	15,000	1,80,000
<b>Total Sales (A)</b>	1,000	30,000	3,60,000
<b>Less. Variable Expense</b>			
Parch Item	750	22,500	2,70,000
<b>Total variable Expense (B)</b>	750	22,500	2,70,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	750	22,500	2,70,000
<b>Less. Fixed Expense</b>			
Rent		600	7,200
Electricity Bill		600	7,200
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Guard			
Transportation		1,000	12,000
Entertainment		500	6,000
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>11,000</b>	<b>1,32,000</b>
<b>Net Profit</b>		<b>11,500</b>	<b>1,38,000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
CDI Parch	10	600	10,000	20	600	12,000	22,000
Tube	11	260	2,800	30	260	8000	10,800
Mobile	8	370	2,500	30	370	11,000	13,500
Mobile	1	1200	1,200	-	-	-	1,200
Chein lock	100	35	3,500	-	-	-	3,500
Others Item	-	-	13,000	-	-	19,000	19,000
Haoa Machine	1	20000	20,000	-	-	-	20,000
Jhalai Machine	1	4000	4,000	-	-	-	4,000
Drill Machine	1	1000	1,000	-	-	-	1,000
Security	1	30000	30000				30000
<b>Total</b>	<b>120</b>		<b>85,000</b>	<b>80</b>		<b>50,000</b>	<b>1,35,000</b>

## Source of Finance



- Entrepreneur's Contribution 85,000
- Investor's Investment 50,000
- Total 135,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
<b>Telecom Item</b>	2000	60,000	7,20,000	7,56,000	7,93,800
Servicing	600	18,000	2,16,000	2,26,800	2,38,140
<b>Total Sales (A)</b>	2000	60,000	7,20,000	7,56,000	7,93,800
<b>Less. Variable Expense</b>					
<b>Auto parts</b>	1500	45,000	5,40,000	5,67,000	5,95,350
<b>Total variable Expense (B)</b>	1500	45,000	5,40,000	5,67,000	5,95,350
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,100	33,000	3,96,000	4,15,800	4,36,590
<b>Less. Fixed Expense</b>					
Rent		600	7,200	7,200	7,200
Electricity Bill		1,000	12,000	13,000	14,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Transportation		1,500	18,000	19,000	20,000
Entertainment		500	6,000	6,500	7,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>12,200</b>	<b>1,46,400</b>	<b>1,49,400</b>	<b>1,52,400</b>
<b>Net Profit (E) [C-D]</b>		<b>20,800</b>	<b>2,49,600</b>	<b>2,66,400</b>	<b>2,84,190</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,49,600	2,66,400	2,84,190
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,29,600	4,76,000
	<b>Total Cash Inflow</b>	<b>2,99,600</b>	<b>4,96,000</b>	<b>7,60,190</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>2,29,600</b>	<b>4,76,000</b>	<b>7,40,190</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 10 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





প্রাইজ  
স্বাস্থ্যের জন্য।  
(ক্রেতার নাম)

RM









# FAMILY PICTURE

