

Proposed NU Business Name: **M/S FOYSAL AUTOPARTS STORE**



Project identification and prepared by: Golam Rosul,
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Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FOYSAL
Age	:	15-10-1995 (21 Years)
Education, till to date	:	Class 5
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 01 Sister
Address	:	Vill: Po Kaji Kosba, P.O: Mirkadim, P.S: Munshigonj Sadar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MUKSEDA BEGUM
(iii) Husband's name	:	ABUL KALAM MOLLA
(iv) GB member's info	:	Branch: Rampal Munshigonj, Centre # 42 (Female), Member ID: 2016/1, Group No: 01 Member since: 01-02-2007 (10 Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: BDT 11,840/-
(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	:	02 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.	:	01981-310360
Mother's Contact No.	:	01992-750149
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MUKSEDA BEGUM joined Grameen Bank since 10 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S FOYSAL AUTOPARTS STORE
Location	:	Hatimara Bazaar, Munshigonj
Total Investment in BDT	:	BDT 155,000/-
Financing	:	Self BDT 105,000/-(from existing business) 68% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪Auto parts item retailer.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 3 months.

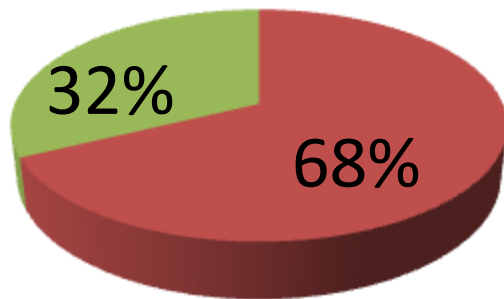
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Auto parts	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Auto parts	45,000	540,000
Total variable Expense (B)	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Electricity Bill	700	8,400
Mobile Bill	300	3,600
Salary (self)	4,000	48,000
Rent	5,000	60,000
Entertainment	300	3,600
Transportation	500	6,000
Total fixed Cost (D)	10,800	129,600
Net Profit (E) [C-D]	4,200	50,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Battery water	100	50	5,000	0	0	0	5,000
Acid	100	25	2,500	0	0	0	2,500
Bearing	550	40	22,000	0	0	0	22,000
Auto Grips	50	40	2,000	0	0	0	2,000
Breakshow	40	90	3,600	0	0	0	3,600
Foot cover	12	1000	12,000	0	0	0	12,000
Looking glass	50	40	2,000	0	0	0	2,000
Others	59	100	5,900	0	0	0	5,900
Security	1	50000	50,000	0	0	0	50,000
Battery	0	0	0	2	10000	20,000	20,000
Auto parts body	0	0	0	1	30000	30,000	30,000
Total	962		105,000	3		50,000	155,000

Source of Finance



- Entrepreneur's Contribution 105,000
- Investor's Investment 50,000
- Total 155,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Auto parts	80,000	960,000	1,008,000	1,058,400
Total Sales (A)	80,000	960,000	1,008,000	1,058,400
Less. Variable Expense				
Auto parts	60,000	720,000	756,000	793,800
Total variable Expense (B)	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	20,000	240,000	252,000	264,600
Less. Fixed Expense				
Electricity Bill	700	8,400	9,000	9,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	4,000	48,000	48,000	48,000
Rent	5,000	60,000	60,000	60,000
Entertainment	300	3,600	4,000	4,500
Transportation	800	9,600	11,500	13,500
Total Fixed Cost	11,200	134,400	138,000	141,500
Net Profit (E) [C-D]	8,800	105,600	114,000	123,100
Investment Payback		20,000	20,000	20,000

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			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	105,600	114,000	123,100
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		85,600	179,600
	Total Cash Inflow	155,600	199,600	302,700
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	85,600	179,600	282,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:00
Experience & Skill : 02 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

