

Proposed NU Business Name: **ANHU TYRE & VOLKANIZING**



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Project verified by: Shusanta Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ANHU MATABBAR
Age	:	70-02-1994 (23 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers
Address	:	Vill: Noadda P.O: Galimpur, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FEROZA BEGUM
(iii) Father's name	:	MD. IDRIS
(iv) GB member's info	:	Branch: Komorgonj, Centre # 72 (Female), Member ID: 5094/1, Group No: 06 Member since: 25/03/1998 First loan: BDT 4,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01995-325939
Mother's Contact No.	:	01827-179985
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FEROZA BEGUM joined Grameen Bank since 18 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ANHU TYRE & VOLKANIZING
Location	:	Tikorpur Bustand , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,30,000(from existing business) 62% Required Investment BDT 80,000(as equity) 38 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 30 ft= 600 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like:Tyre,Tube etc. ▪Average 35% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

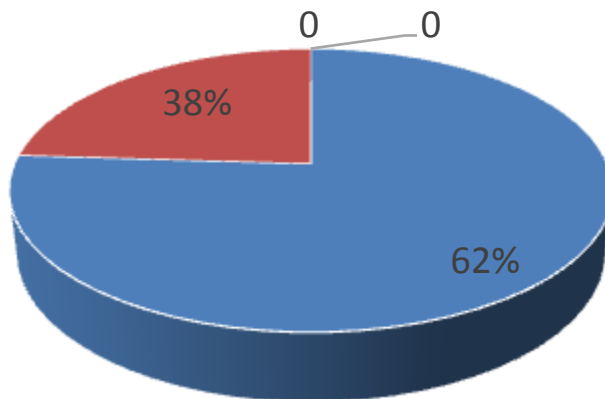
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sheet Item	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Sheet Item	1,625	48,750	5,85,000
Total variable Expense (B)	1,625	48,750	5,85,000
Contribution Margin (CM) [C=(A-B)]	875	26,250	3,15,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Salary (Staff)		10,000	1,20,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Total fixed Cost (D)		19,000	2,28,000
Net Profit (E) [C-D]		10,500	1,24,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Tyre	60,000	40,000	1,00,000
Tube	50,000	20,000	70,000
Other parts	20,000	10,000	30,000
Total	1,30,000	80,000	2,10,000

Source of Finance



- Entrepreneur's Contribution- 1,30,000/-
- Investor's Investment- 80,000/-
- Total- 2,10,000/-

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Service Item	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Service Item	1,950	58,500	7,02,000	7,37,100	7,73,955
Total variable Expense (B)	1,950	58,500	7,02,000	7,37,100	7,73,955
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	3,78,000	3,96,900	4,16,745
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		600	7,200	8,000	9,000
Transportation		1,500	18,000	18,000	18,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		10,000	120,000	1,20,000	1,20,000
Mobile Bill		400	4,800	5,000	5,000
Entertainment		250	3,000	3,000	3,000
Total Fixed Cost		19,750	2,37,000	2,38,000	2,39,000
Net Profit (E) [C-D]		11,750	1,41,000	1,58,900	1,77,745
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	1,41,000	1,58,900	1,77,745
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,09,000	2,35,900
	Total Cash Inflow	2,21,000	2,67,900	4,13,645
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	1,09,000	2,35,900	3,81,645

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; ColloegeRoad, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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FAMILY PICTURE

