

Proposed NU Business Name: **SALEHA AUTO**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ALAUDDIN
Age	:	05-04-1993 (23 Years)
Education, till to date	:	Class-viii
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Joare kachar ; P.O: Joare kasar ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SALEHA BEGUM
(iii) Father's name	:	SHAH ALOM
(iv) GB member's info	:	Branch: Dhormopur , Feni, Centre # 25 (Female), Member ID: 2552, Group No: 05 Member since: 20-03-2000 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: BDT Nill
(v) Who pays GB loan installment	:	Self
(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. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01990-008245
Family's Contact No.	:	01990-001927
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALEHA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SALEHA AUTO
Location	:	Uttor charipur Khatbalia, Feni
Total Investment in BDT	:	BDT 295,000/-
Financing	:	Self BDT 225,000/- (from existing business) 76% Required Investment BDT 70,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 10 ft= 180 square ft
Security	:	25,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobil, Piston, Bearing, Spring etc▪Average 40% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 03 employee.▪Collects goods from Feni, Dhaka, Chittagong.▪Agreed grace period is 3 months.

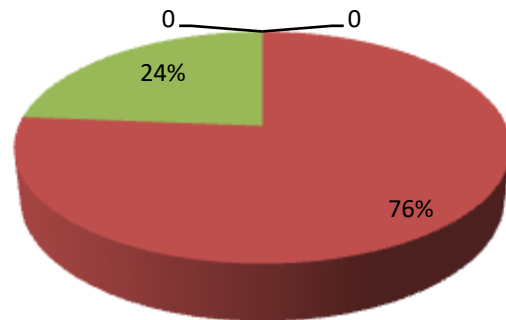
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Power box, Bearing, Spring etc	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less Variable Expense			
Power box, Bearing, Spring etc	1,800	54,000	648000
Total variable Expense (B)	1,800	54,000	648000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432000
Less Variable Expense			
Rent		1,800	21600
Electricity bill		600	7200
Transportation		1,000	12000
Salary (self)		5,000	60000
Salary (staff)		6,000	72000
Entertainment		500	6000
Guard		150	1800
Mobile bill		300	3600
Total fixed cost (D)		15,350	184200
Net Profit (E)= [C-D]		20,650	247800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobil	24	300	7,200	100	300	30,000	37,200
Piston	15	220	3,300	50	220	11,000	44,000
RI Unit	5	1050	5,250	10	1050	10,500	15,750
CDI	7	1100	7,700	10	1100	11,000	18,700
Out Coyle	5	500	2,500	0	0	0	2500
Glance cup	10	210	2,100	0	0	0	2100
Glass plate	7	280	1,960	0	0	0	1960
Cylinder	3	2500	7,500	0	0	0	7500
Class bati	10	180	1,800	0	0	0	1800
Nut	0	0	40,000	0	0	8,000	48,000
Bearing	0	0	20,000	0	0	0	20,000
Others	0	0	100,690	0	0	0	100,690
Security	0	0	25,000	0	0	0	25,000
Total			225,000			70,000	295,000

Source of Finance



- Entrepreneur's Contribution 225,000
- Investor's Investment 70,000
- Total 295,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Power box, Bearing, Spring etc	4,000	120,000	1440000	1512000	1587600
Total Sales (A)	4,000	120,000	1440000	1512000	1587600
Less Variable Expense					
Power box, Bearing, Spring etc	2,400	72,000	864000	907200	952560
Total variable Expense (B)	2,400	72,000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)	1,600	48,000	576000	604800	635040
Less Variable Expense					
Rent		1,800	21600	21,600	21,600
Electricity bill		600	7200	7,500	7,200
Transportation		1,000	12000	12,000	12,500
Salary (self)		5000	60000	60,000	60,000
Salary (staff)		6,000	72000	73,000	74,000
Entertainment		500	6000	3,800	4,000
Guard		150	1800	1200	1,200
Mobile bill		300	3600	3,800	4,000
Total fixed cost (D)		15,350	184200	182,900	184,500
Net Profit (E)= [C-D]		32,650	391800	421,900	450,540
Investment Payback			28,000	28,000	28,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	391800	421,900	450,540
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		130,000	272,900
	Total Cash Inflow	242,000	304,900	461,175
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	112,000	28,000	28,000
3	Net Cash Surplus	130,000	272,900	429,175

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 14 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











ছালেথা

শ্রোঃ মোঃ আলাউদ্দিন ভূঞা

অটো ইঞ্জিনিয়ারিং ওয়ার্কসপ

এখানে যাবতীয় সি.এন.জির কাজ সু-দক্ষ কারিগর দ্বারা করা হয়
এবং সি.এন.জির সব মালামাল পাইকারী ও খুচরা বিক্রি করা হয়।



টেকনিক্যাল স্কুলের বিপরীতে, মাওলানা সামছুল হক মার্কেট,
উত্তর চাঁড়ীপুর, মাদারীপুর, ফেনী। ০১৮৩৫-৯১৬৮৭৬

FAMILY PICTURE

