

Proposed NU Business Name: PATOARY AUTO TEADERS



Project identification and prepared by: Md. Belal Hossen
Chagolnaya Unit, Fani

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	NAZURL ISLAM
Age	:	20-12-1984 (33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 Son & 0 Daughter
No. of siblings:	:	03 Brothers & 02 SisterS
Address	:	Vill: Uttor Khuhuma, P.O: Shantir Bazar , P.S: Chagolnya, Dist: Fani.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AYASHA AKTHER
(iii) Father's name	:	MD.ABU TAHER
(iv) GB member's info	:	Branch: Suvopur, Centre # 32 (Female), Member ID: 2672/1, Group No: 03 Member since: 08-03-2004-2010 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01840-241922
Mother's Contact No.	:	01817-510281
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Fani.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYASHA AKTHER joined Grameen Bank since 06 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	:	PATOARY AUTO TEADERS
Location	:	Main Road chagolnya, Fani
Total Investment in BDT	:	BDT 4,90,000/-
Financing	:	Self BDT 4,20,000/-(from existing business) 86% Required Investment BDT 70,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from Fani.▪Average 15 % gain on sales.▪The Shop is owned.▪Agreed grace period is 3 months.

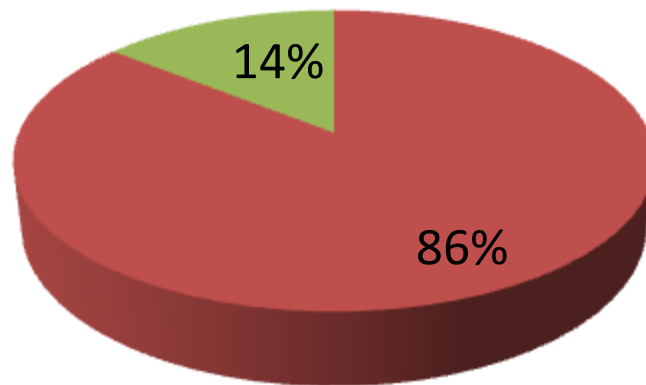
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Mobil,Diesel,Others	2500	75000	900000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			
Mobil,Diesel,Others	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		50	600
Generator		300	3600
Mobil Bill		300	3600
Total Fixed Cost (D)		6850	82200
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobil	50	1800	90000	35	1800	63000	153000
Diesel	4	32000	128000			0	128000
Others			202000			7000	209000
Total	0		420000	35		70,000	490,000

Source of Finance



- Entrepreneur's Contribution
420,000
- Investor's Investment 70,000
- Total 490,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobil,Diesel,Others	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Mobil,Diesel,Others	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6850	78600	82900	83615
Net Profit (E)= [C-D]		6650	79800	87200	94990
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	79,800	83790	87979.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		51800	107590
	Total Cash Inflow	149,800	135,590	195,570
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)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	51,800	107,590	167,570

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures









পাটোয়ারী জটো ড্রেডার্স

শ্রেষ্ঠ নম্বর
মোবাইল

0184024

লব্ধি জেড, ফার্ম



FAMILY PICTURE

