

Proposed NU Business Name: **N.H. MECHINARICE AND AUTO**



Project identification and prepared by: MD. Lokman
Hakim, Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NAEEM HOSSAIN
Age	:	12/12/1996(20Years)
Education, till to date	:	CLASS TEN
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother
Address	:	Vill: Palpur, ,P.O:Dhorompur,P.S: Godagari, 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	:	MST.HANUFA BEGUM
(iii) Father's name	:	MD. NASIR UDDIN
(iv) GB member's info	:	Branch:Pakri,godagari,Centre #22(Female), Member ID: 1674/1, Group No:01 Member since:08-12-2009 First loan: BDT -2000
Further Information:		Existing Loan: BDT 54000, Outstanding loan:47932
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	no
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01745494676
Father's Contact No.	:	01731479631
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HANUFA BEGUM joined Grameen Bank since 8 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	: N.H. MECHINARICE AND AUTO
Location	:	Kakonhat, Godagari, Rajshahi
Total Investment in BDT	:	BDT 433000
Financing	:	Self BDT 383000-(from existing business) 88% Required Investment BDT 50,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	14ft x 13ft= 182 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; servicing.▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

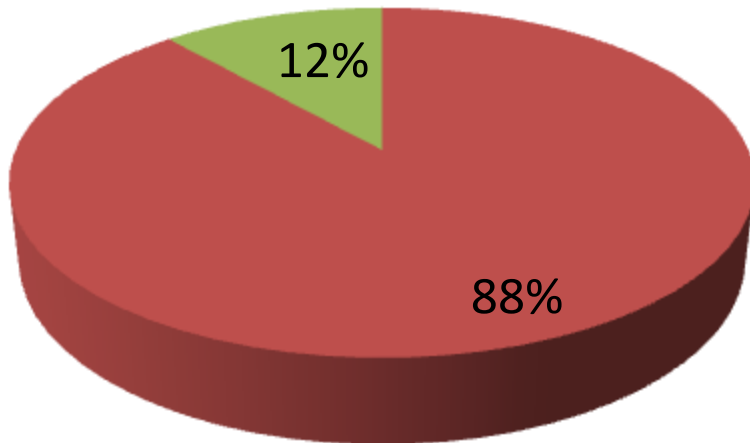
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales of product	5000	150000	180000
Total Sales (A)	5000	150000	180000
Less. Variable Expense			
Sales of product	4000	120000	1440000
Total variable Expense (B)	4000	120000	1440000
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000
Less. Fixed Expense			
Rent		800	9600
Electricity Bill		500	6000
Mobile Bill		200	2400
Salary (self)		5000	60000
Transportation		1000	12000
Guard		100	1200
Entertatment		400	4800
Bank service Charge			100
Total fixed Cost (D)		8000	96100
Net Profit (E) [C-D]		22000	263900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
sales of product	383000	50,000	433,000
		0	
		0	
Total	383000	50,000	433000

Source of Finance



- Entrepreneur's Contribution 383,000
- Investor's Investment 50,000
- Total 433,000

Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Sales of product	5000	150000	1800000	1890000	1984500
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less. Variable Expense					
Sales of product	4000	120000	1440000	1512000	1587600
Total variable Expense (B)	4000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		800	9600	10000	12000
Electricity Bill		500	6000	6200	6500
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	15000	17000
Guard		100	1200	1500	1700
Entertatment		400	4800	5000	5200
Bank service Charge			100	100	100
Total Fixed Cost		8000	96100	100500	105500
Net Profit (E) [C-D]		22000	263900	277500	291400
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	263900	277500	291400
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		243900	501400
	Total Cash Inflow	313900	521400	792800
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	243900	501400	772800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Kakonhat, Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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