

**Proposed NU Business Name: SAMIM AUTO GAREGE & SERVICING**

Project identification and prepared by: Md. Razu Ahmed,  
Nawabganj Unit, Dhaka

Project verified by: Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. SAMIM</b>
Age	:	12-06-1984 ( 33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Daughter & 1 son
No. of siblings:	:	03 Brothers 01 Sister
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	:	<b>SALINA BEGUM</b>
(iii) Father's name	:	<b>MD. KAFIL UDDIN</b>
(iv) GB member's info	:	Branch: Komorgonj, Centre # 44 (Female), Member ID: 3770, Group No: 06 Member since: 01/01/2005 First loan: BDT 4,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: Nil
(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	:	Fifteen 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.	:	01977-789627
Mother's Contact No.	:	01966-452339
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SALINA BEGUM** joined Grameen Bank since 17 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	:	<b>SAMIM AUTO GAREGE</b>
Location	:	Noadda Bustand, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,90,000/-
Financing	:	Self BDT 2,40,000(from existing business) 83% <b>Required Investment BDT 50,000(as equity) 17 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 400 square ft
Security of the shop	:	Own
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Auto,CNG,Ricshaw servicing etc.</li> <li>▪Average 30% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Nawabgonj.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

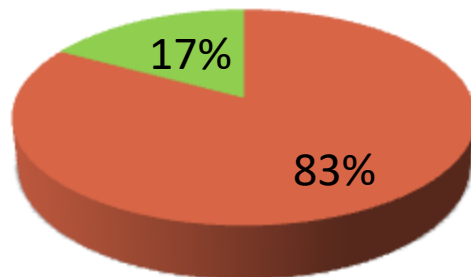
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Servicing Item	1,500	45,000	5,40,000
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>5,40,000</b>
<b>Less. Variable Expense</b>			
Servicing Item	1,050	31,500	3,78,000
<b>Total variable Expense (B)</b>	<b>1,050</b>	<b>31,500</b>	<b>3,78,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>1,62,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		200	2,400
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		200	2,400
<b>Total fixed Cost (D)</b>		<b>9,200</b>	<b>1,10,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,300</b>	<b>51,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Auto(CNG)	2	1,20,000	2,40,000	1	50,000	50,000	2,90,000
<b>Total</b>	<b>3</b>		<b>2,40,000</b>	<b>1</b>		<b>50,000</b>	<b>2,90,000</b>

### 0% **Source of Finance**



- Entrepreneur's Contribution's :- 2,40,000
- Investor Investment's :- 50,000
- Total :- 2,90,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Grocery Item	2,200	66,000	7,92,000	8,31,600	8,73,180
<b>Total Sales (A)</b>	<b>2,200</b>	<b>66,000</b>	<b>7,92,000</b>	<b>8,31,600</b>	<b>8,73,180</b>
<b>Less. Variable Expense</b>					
Grocery Item	1,540	46,200	5,44,400	5,82,120	6,11,226
<b>Total variable Expense (B)</b>	<b>1,540</b>	<b>46,200</b>	<b>5,44,400</b>	<b>5,82,120</b>	<b>6,11,226</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19,800</b>	<b>2,37,600</b>	<b>2,49,480</b>	<b>2,61,954</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18000
Electricity Bill		400	4,800	5,000	5,500
Transportation		2,000	24,000	24,000	24,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	2,400	2,400	2,400
Entertainment		300	3,600	3,700	3,700
<b>Total Fixed Cost</b>		<b>9,600</b>	<b>1,15,200</b>	<b>1,15,500</b>	<b>1,16,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,200</b>	<b>1,22,400</b>	<b>1,33,980</b>	<b>1,45,954</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,22,400	1,33,980	1,45,954
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,02,400	2,16,380
	<b>Total Cash Inflow</b>	<b>1,72,400</b>	<b>2,36,380</b>	<b>3,62,334</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,02,400</b>	<b>2,16,380</b>	<b>3,42,334</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





















# FAMILY PICTURE