

## Proposed NU Business Name: **SHAMIM AUTO PARTS**

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Jamurkee Unit, Tangail

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

Name	:	<b>SHAMIM AL MAMUN</b>
Age	:	10-07-1982 (35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Chandulia, P.O: Bohuria, P.S: Mirjapur, Dist: Tangail
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>SELINA BEGUM</b>
(iii) Father's name	:	<b>LOKMAN HEKIM KHAN</b>
(iv) GB member's info	:	Branch: Chandulia Mirjapur, Centre # 11 (Female), Member ID: 1440, Group No: 01 Member since: 21-05-2014 (03 Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 34,600/-
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817-063257
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SELINA BEGUM** joined Grameen Bank since 08 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAMIM AUTO PARTS</b>
Location	:	Mirjapur Bypass, Tangail
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 250,000/-(from existing business) 76% Required Investment BDT 80,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a auto parts business.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Tangail.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

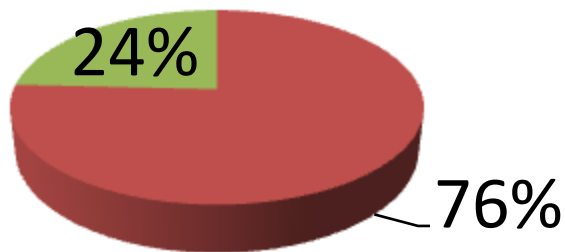
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Auto Mobile item	100,000	1,200,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>1,200,000</b>
<b>Less. Variable Expense</b>		
Auto Mobile item	80,000	960,000
<b>Total variable Expense (B)</b>	<b>80,000</b>	<b>960,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>20,000</b>	<b>240,000</b>
<b>Less. Fixed Expense</b>		
Rent	2,000	24,000
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	3,000	36,000
Entertainment	300	3,600
Guard	100	1,200
<b>Total fixed Cost (D)</b>	<b>11,700</b>	<b>140,400</b>
<b>Net Profit (E) [C-D]</b>	<b>8,300</b>	<b>99,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Connecting Steel	45	800	36,000	35	800	28,000	64,000
Piston	70	500	35,000	44	500	22,000	57,000
Steel	5	3500	17,500	8	3500	28,000	45,500
Timing Chain	30	350	10,500	0	0	0	10,500
Breakshow	100	20	2,000	0	0	0	2,000
Break Cable	100	300	30,000	0	0	0	30,000
Bearing	70	200	14,000	1	2000	2,000	16,000
Margat	8	800	6,400	0	0	0	6,400
Volcanizing	1	48600	48,600	0	0	0	48,600
Security	1	50000	50,000	0	0	0	50,000
<b>Total</b>	<b>430</b>	<b>105070</b>	<b>250,000</b>	<b>88</b>	<b>6,800</b>	<b>80,000</b>	<b>330,000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 80,000
- Total 330,000

### Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Auto Mobile item	140,000	1,680,000	1,764,000	1,852,200
<b>Total Sales (A)</b>	<b>140,000</b>	<b>1,680,000</b>	<b>1,764,000</b>	<b>1,852,200</b>
<b>Less. Variable Expense</b>				
Auto Mobile item	112,000	1,344,000	1,411,200	1,481,760
<b>Total variable Expense (B)</b>	<b>112,000</b>	<b>1,344,000</b>	<b>1,411,200</b>	<b>1,481,760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>28,000</b>	<b>336,000</b>	<b>352,800</b>	<b>370,440</b>
<b>Less. Fixed Expense</b>				
Rent	2,000	24,000	24,000	24,000
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	4,000	48,000	50,000	52,000
Entertainment	300	3,600	4,000	4,500
Guard	100	1,200	1,200	1,200
<b>Total Fixed Cost</b>	<b>12,800</b>	<b>153,600</b>	<b>157,700</b>	<b>161,700</b>
<b>Net Profit (E) [C-D]</b>	<b>15,200</b>	<b>182,400</b>	<b>195,100</b>	<b>208,740</b>
<b>Investment Payback</b>		<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	182,400	195,100	208,740
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		150,400	313,500
	<b>Total Cash Inflow</b>	<b>262,400</b>	<b>345,500</b>	<b>522,240</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>150,400</b>	<b>313,500</b>	<b>490,240</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 08 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE