

Proposed NU Business Name: **SHAJU AUTO ENGINEERING WORKSHOP**



Project identification and prepared by: MD. Forhad Hossain
Tangail sadar .

Project verified by: Md.Mizanur Rahaman Patowari



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAJU AHAMMED
Age	:	01-08-1982 (35Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	4 Brother
Address	:	Vill: Kendua P.O:Porabari P.S: Tangail Sadar 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	:	RENU BEGUM
(iii) Father's name	:	MD. WAZID ALI
(iv) GB member's info	:	Branch :Rokhit Belta Centre 46 (Female), Member ID: 4072 , Group No: 03 Member since: 01-12-1987(30 Years) First loan: BDT 5,000 Existing loan: BDT 30,000, Outstanding Loan: Nill
Further Information:		
(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.)	:	Yes
Business Experiences and Training Info	:	05 years experience in running business.05 Years in own business He has 7 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725372191
Family's Contact No.	:	01777576970
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENU BEGUM joined Grameen Bank since 30 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	:	SHAJU AUTO ENGINEERING WORKSHOP
Location	:	Charabari Bazar, Tangail Sadar, Tangail
Total Investment in BDT	:	BDT 630,000/-
Financing	:	Self BDT 560,000/- (from existing business) 89% Required Investment BDT 70,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 20 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Auto mobile Execorries, e.t.c.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 02 employee.▪The shop rented.▪Collects goods from Tangail city, Dhaka▪Agreed grace period is 3 months.

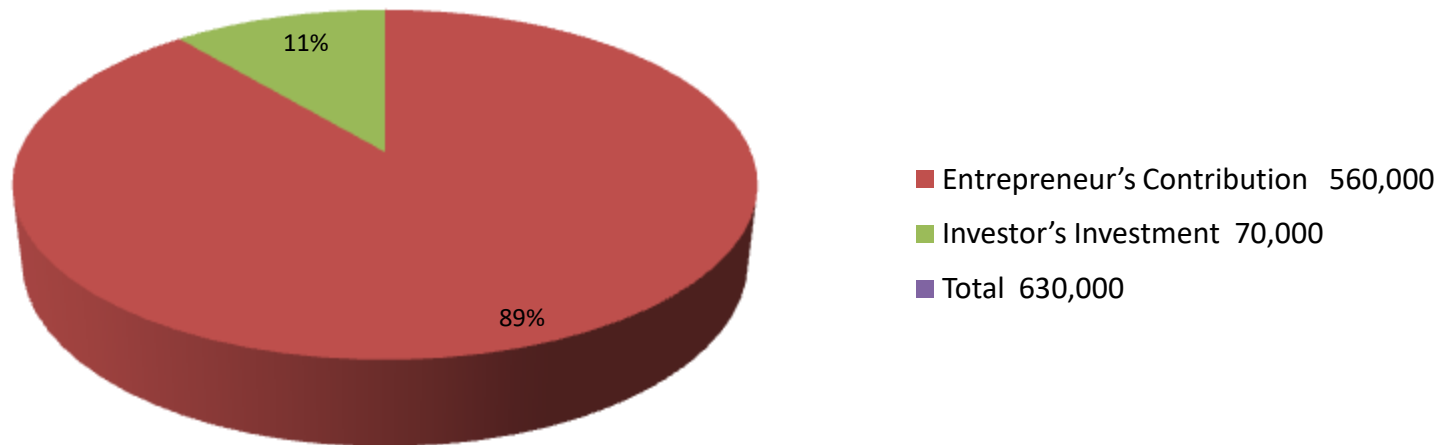
Existing Business (BDT)

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Auto mobile Execorries, e.t.c.	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Auto mobile Execorries, e.t.c.	1650	49500	594000
Total Variable Expense	1650	49500	594000
Contributon Margin (CM) [C=(A-B)]	550	16500	198000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		400	4800
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		300	3600
Guard		120	1440
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		12120	145440
Net Profit (E)= [C-D]		4380	52560

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Automobile			475,000			70,000	545,000
Security			85,000			0	85,000
Others							0
			0			0	0
	0	0	560,000	0	0	70,000	630,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Auto mobile Execorries, e.t.c.	2700	81000	972000	1020600	1071630
	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Auto mobile Execorries, e.t.c.	2025	60750	729000	765450	803723
Total Variable Expense	2025	60750	729000	765450	803723
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267908
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		400	4800	5100	5400
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Gard		120	1440	1440	1440
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12120	145440	146440	147470
Net Profit (E)= [C-D]		8130	97560	102438	107560
Investment Pay Back			42,000	42,000	42,000

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	97,560	102438	107559.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55560	115998
	Total Cash Inflow	167,560	157,998	223,558
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)	42000	42000	42000
	Total Cash Outflow	112,000	42,000	42,000
3	Net Cash Surplus	55,560	115,998	181,558

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 21 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







FAMILY PICTURE