

**Proposed NU Business Name: Bisso Korma Auto Electric Workshop**



Project identification and prepared by :Md.eaqub ali  
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>Sojib Chandro Sarkar</b>
Age	:	05/09/1987 (30 years )
Education, till to date	:	Nine
Marital status	:	Married
Children	:	01 son 0 Daughter
No. of siblings:	:	01 brother 01 sister
Address	:	Vill:Kathaltoly P.O: Kaliakair, P.S: Kaliakair, Dist: Gazipur
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>Rekha</b>
(iii) Father's name	:	<b>Nil Mohan</b>
(iv) GB member's info	:	Branch: Kathaltoly, Kalikori, Centre # 12/৯ (Female), Member ID: 1435, Group No: 01 Member since: 10/01/1988to2017 ( 12 Years) First loan: BDT 2,000
Further Information:		Existing Loan: 2,00,000/-, Outstanding loan:None
(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	:	04 Years training and 13 years experience in running business.
Other Own/Family Sources of Income	:	Rent Car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-442687
Mother's Contact No.	:	01815-461479
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Rekha** joined Grameen Bank since 29 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

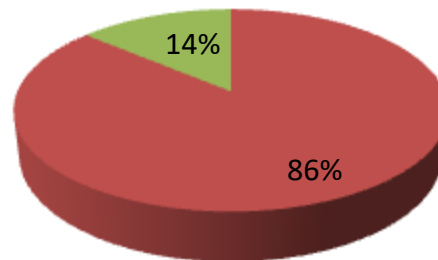
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>Bisso Korma Auto Electric Workshop</b>
Location	:	Sutrapur, Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 580000/-
Financing	:	Self BDT 500000/-(from existing business) 86% Required Investment BDT 80000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 6,000/-
Proposed Salary	:	BDT 6,000/-
Size of shop	:	18ft x 24 ft= 432 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as Service Workshoap</li><li>▪Average 25% gain on Service.</li><li>▪The business is operating by entrepreneur. Existing 5 employee.</li><li>▪Collects goods from Dhaka .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Service)			
Panja Meshin, Compressor, Condencer, Chember, Color Mashin, Genarator, Computer, Pipe Etc	7000	210000	2520000
Total Sales(A)	7000	210000	2520000
Less Variable Expense (B)			
Panja Meshin, Compressor, Condencer, Chember, Color Mashin, Genarator, Computer, Pipe Etc	5250	157500	1890000
Total Variable Expense	5250	157500	1890000
Contributon Margin (CM) [C=(A-B)]	1750	52500	630000
Less Fixed Expense			
Rent		4000	48000
Electric Bill		1500	18000
Transportaion		2000	24000
Salary (Self)		5000	60000
Entertainment		6000	72000
Gird		200	2400
Mobile Bill		400	4800
Salary(Staff)		16000	192000
Total Fixed Cost (D)		35100	421200
Net Profit (E)= [C-D]		17400	208800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Panja Meshin	1	100000	100000				
Compressor	10	100000	100000	5	10000	50000	100000
Condencer	5	5000	25000			5000	
Color Meshin	10	5000	50000				
Genarator	1	30000	30000				
Computer+Pipe+Cable Etc+Jamanot			145000				
Chember	10	500	50000	5	5000	25000	
			500000			80000	580000

## Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 80,000
- Total 580,000

Financial Projection (COST)				
Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Service)</b>				
Panja Meshin, Compressor, Condencer, Chember, Color Mashin, Genarator, Computer, Pipe Etc	7000	210000	2520000	2646000
<b>Total Sales(A)</b>	7000	210000	2520000	2646000
<b>Less Variable Expense (B)</b>				
Panja Meshin, Compressor, Condencer, Chember, Color Mashin, Genarator, Computer, Pipe Etc	5250	157500	1890000	1984500
<b>Total Variable Expense</b>	5250	157500	1890000	1984500
<b>Contributon Margin (CM) [C=(A-B)]</b>	1750	52500	630000	661500
<b>Less Fixed Expense</b>				
Rent		4000	48000	50400
Electric Bill		1500	18000	18900
Transportaion		2000	24000	25200
Salary (Self)		5000	60000	63000
Salary (Staff)		16000	192000	201600
Entertainment		6000	72000	75600
Gard		200	2400	2520
Generator		0	0	0
Mobil Bill		400	4800	5040
<b>Total Fixed Cost (D)</b>		35100	421200	442260
<b>Net Profit (E)= [C-D]</b>		17400		
			208800	219240
<b>Investment Pay Back</b>			<b>48,000</b>	<b>48,000</b>



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

	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80000	
1.2	Net Profit	208800	219240
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus	500000	660800
	<b>Total Cash Inflow</b>	<b>708800</b>	<b>880040</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>660800</b>	<b>832040</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
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







# FAMILY PICTURE