

**Proposed NU Business Name: ADOR AUTO WORKSHOP**



Project identification and prepared by: Md. Jamal Hossen,  
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Raju Ahmed</b>
Age	:	01-05-1983(34 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	1 son
No. of siblings:	:	2 Brothers & 2 daughter
Address	:	Vill: Dohar ghata, P.O:Dohar, P.S: Dohar , Dist: Dakha
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>Aklima</b>
(iii) Father's name	:	<b>Late Tofajjal Hossen</b>
(iv) GB member's info	:	Branch: Joypara, Centre # 27(Female), Member ID:7693/2, Group No: 10 Member since: 01-01-2007- 2017(10Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 25,000- Outstanding loan: BDT 13400
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01818662846
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AKLIMA** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

# Proposed Nobin Udyokta Business Info

Business Name	:	Ador Auto Workshop
Location	:	Dohar,Dhaka
Total Investment in BDT	:	BDT 300000
Financing	:	Self BDT 250000(from existing business) 83% Required Investment BDT 50,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	100ft x 50ft= 5000square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; old auto etc.</li><li>▪Average40 % gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from ,Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

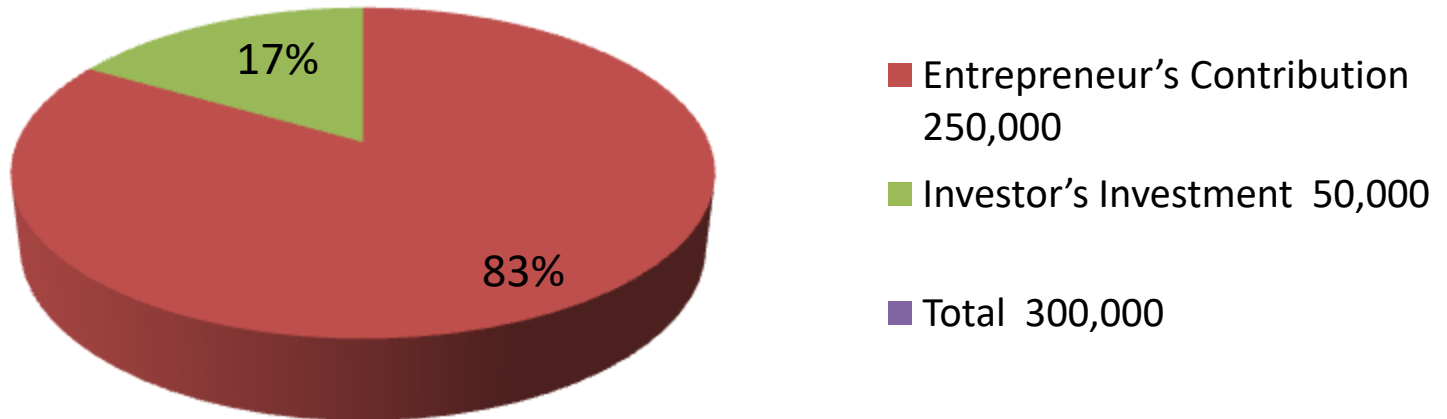
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Old auto	3500	105000	1260000
<b>Total Sales (A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>
Less. Variable Expense			
Old auto	2100	63000	756000
<b>Total variable Expense (B)</b>	<b>2100</b>	<b>63000</b>	<b>756000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1400</b>	<b>42000</b>	<b>504000</b>
Less. Fixed Expense			
Rent		4000	48000
Mobile Bill		200	2400
Trasportation			
Electricity Bill		25000	300000
Salary (self)		5000	60000
Entertainment		200	2400
Security Guard		100	1200
<b>Total fixed Cost (D)</b>		<b>34500</b>	<b>414000</b>
<b>Net Profit (E) [C-D]</b>		<b>7500</b>	<b>90000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Old auto	03	50000	150000	01	50000	50000	200000
Others	00	00	100000	0	0		100000
<b>Total</b>	<b>03</b>		<b>250000</b>	<b>01</b>		<b>50000</b>	<b>300000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Old auto	400	120000	140000	1512000
		0	0	0
<b>Total Sales (A)</b>	<b>400</b>	<b>120000</b>	<b>140000</b>	<b>1512000</b>
<b>Less. Variable Expense</b>		0	0	0
Old auto	2400	72000	864000	907200
		0	0	0
<b>Total variable Expense (B)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>	<b>604800</b>
<b>Less. Fixed Expense</b>				
Rent		4000	48000	48000
Mobile Bill		200	2400	2400
Trasportation				
Electricity Bill		25000	300000	300000
Salary (self)		5000	60000	60000
Entertainment		200	2400	2500
Security Guard		100	1200	1500
<b>Total fixed Cost (D)</b>		<b>34500</b>	<b>414000</b>	<b>414200</b>
<b>Net Profit (E) [C-D]</b>		<b>13500</b>	<b>162000</b>	<b>190000</b>
<b>Investment Payback</b>			<b>30000</b>	<b>30000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	162000	190000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		132000
	<b>Total Cash Inflow</b>	<b>212000</b>	<b>322000</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)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80000</b>	<b>30000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>132000</b>	<b>292000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

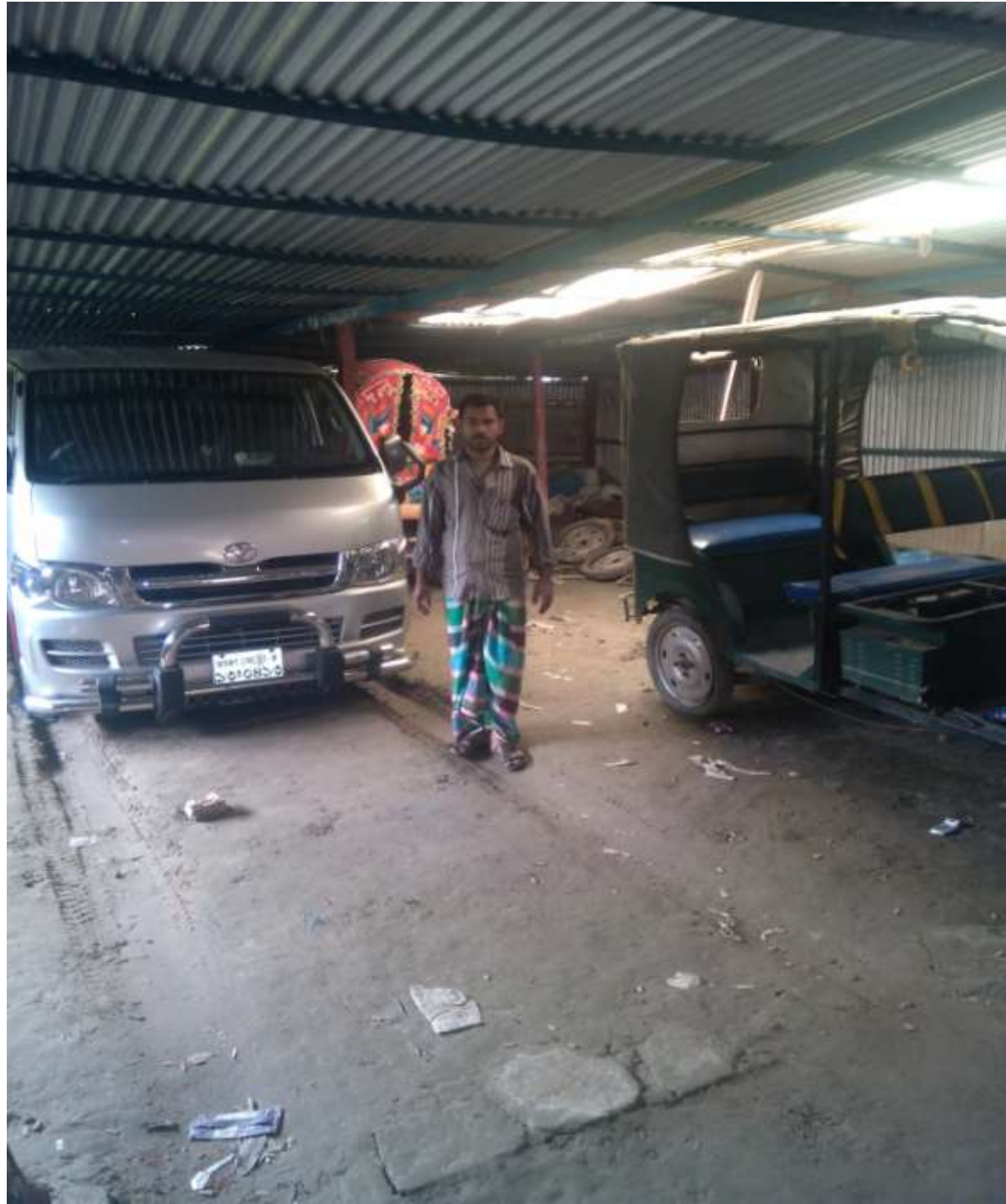
## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

