

## Proposed NU Business Name: KUNDU MOTOR PARTS



Project identification and prepared by : Sanjoy Kumer Sarker  
Fultola Unit, Khulna

Project verified by : Md: Hafizur Rahman



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

Name	:	<b>ASIS KUMAR KUNDU</b>
Age	:	10-10-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	0 Daughter
No. of siblings:	:	01 sisters 01 Brother
Address	:	Vill: Damodor P.O: Fultola P.S Fultola Dist: Khulna
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>RINA RANI KUNDU</b>
(iii) Father's name	:	<b>GOPINAT KUNDU</b>
(iv) GB member's info	:	Branch: Fultola, Centre # 2(Female), Member ID: 4295, Group No: 09 Member since: 01-02-2006 (11Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 200,000 Outstanding loan: 25075/-.
(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. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-439549
Family's Contact No.	:	01735-785930
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RINA RANI KUNDU** Joined Grameen Bank Since 11 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KUNDU MOTOR PARTS</b>
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD 2,70,000
Financing	:	Self BDT 2,00,000(from existing business) 74% Required Investment BDT 70,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 15ft= 300 Square ft
Security of the shop	:	1,50,000Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods likes; Motors Parts, Gas Slander, Gas Stove etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed</li> <li>▪The Shop is Rented.</li> <li>▪Collects goods from Khulna.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

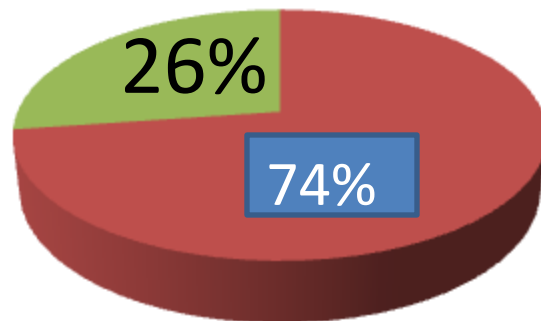
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Motors Parts, Gas Slander, Gas Stove etc.	5,500	1,65,000	1,980,000
<b>Total Sales (A)</b>	5,500	1,65,000	1,980,000
<b>Less. Variable Expense</b>			
Motors Parts, Gas Slander, Gas Stove etc.	4,675	1,40,250	1,683,000
<b>Total variable Expense (B)</b>	4,675	1,40,250	1,680,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	8,25	24,750	2,97,000
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity bill		5,00	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salar (staff)		3,000	36,000
Entertainment		2,00	2,400
Guard		3,00	3,600
Genaretor		0	0
Mobile bill		3,00	3,600
<b>Total fixed Cost (D)</b>		<b>11,300</b>	<b>1,35,600</b>
<b>Net Profit (E) [C-D]</b>		<b>13,450</b>	<b>1,61,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Motors Parts	100	500	50000	50	500	25000	75000
Gas Slander	40	2300	92000	07	2300	16100	108100
Gas Stove	08	5000	40000	03	5000	15000	55000
Others	-	-	18000	-	-	13900	31900
<b>Total</b>			<b>2,00,000</b>			<b>70,000</b>	<b>2,70,000</b>

## Source of Finance



Entrepreneur Investment:  
2,00,000  
Investor Investment:70,000  
Total Investment:2,70,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year
<b>Revenue (sales)</b>				
Motors Parts, Gas Slander, Gas Stove etc.	8,000	2,40,000	2,880,000	3,024,000
<b>Total Sales (A)</b>	8,000	2,40,000	2,880,000	3,024,000
<b>Less. Variable Expense</b>				
Motors Parts, Gas Slander, Gas Stove etc.	6,800	2,04,000	2,448,000	2,570,400
<b>Total variable Expense(B)</b>	6,800	2,04,000	2,448,000	2,570,400
<b>Contribution Margin (CM) [C=(A-B)</b>	1,200	36,000	4,32,000	4,53,600
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity bill		7,00	8,400	8,600
Transportation		1,300	15,600	15,800
Salary (self)		5,000	60,000	60,000
Salar (staff)		6,000	72,000	72,000
Entertainment		3,00	3,600	3,800
Guard		3,00	3,600	3,600
Genaretor		0	0	0
Mobile bill		4,00	4,800	5,000
<b>Total fixed Cost (D)</b>		<b>15,000</b>	<b>1,80,000</b>	<b>1,80,800</b>
<b>Net Profit (E) [C-D)</b>		<b>21,000</b>	<b>2,52,000</b>	<b>2,72,800</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>



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

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>2 year (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	2,52,000	2,72,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,84,925
	<b>Total Cash Inflow</b>	<b>3,22,000</b>	<b>4,57,725</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan	25,075	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>1,37,075</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,84,925</b>	<b>4,15,725</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 01  
Experience & Skill : 05 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

