

Proposed NU Business Name: M/S SOHEL AUTO ENGINEERING WORKSHOP



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SOHEL
Age	:	18-05-1984 (33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: Jhunkail ,P.O:D-Pakutiya ,P.S: Ghatail 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	:	Mrs. Sufiya Begum
(iii) Father's name	:	Motaher
(iv) GB member's info	:	Branch: Pakutiya, Centre # 64 (Female), Member ID: 4408/1 , Group No: 2 Member since: 23-06-2011 (6Years) First loan: BDT = 5,000 /-
Further Information:		Outstanding loan:= 200,000/-
(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 & Skill Own Business and Training Info	:	08 years of business experience. : 12 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718919822
Family's Contact No.	:	01758-920529
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sufiya joined Grameen Bank since 06 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

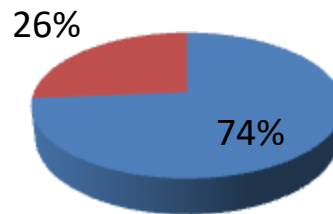
Business Name	:	M/S SOHEL AUTO ENGINEERING WORKSHOP
Location	:	Pakutiya, Ghatail, Tangail.
Total Investment in BDT	:	BDT380,000/-
Financing	:	Self BDT 280,000/- (from existing business) 74 % Required Investment BDT 100,000/- (as equity) 26 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	BDT 15,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Mobil,Selendar,Cain Set,Break Show,Cain Cover,Cdi Unit,Head Light,Wings, etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing Two employee.▪The shop is rented .▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

Existing Business			
BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobil,Selendar,Cain Set,Break Show,Cain Cover,Cdi Unit,Head Light,Wings, etc.	2,500	75,000	900,000
Servicing	600	18,000	216,000
Total Sales (A)	3,100	93,000	1,116,000
Less. Variable Expense			
Mobil,Selendar,Cain Set,Break Show,Cain Cover,Cdi Unit,Head Light,Wings, etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		1500	18,000
Transportation		2,000	24,000
Salary (self)		8000	96,000
Salary (staff)		6000	72,000
Entertainment		300	3,600
Graud Bill		300	3,600
Generator Bill		150	1,800
Mobile Bill		200	2,400
Total fixed Cost (D)		21,450	257,400
Net Profit (E) [C-D]		11,550	138,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Mobil	20	400	8000	Mobil	1	32000	32,000	40,000
Slendar	5	4500	22500	Slendar	6	4500	27,000	49,500
Cain Set	12	1400	16800	Cain Set	10	1400	14,000	30,800
Break Show	100	250	25000	Break Show	100	250	25,000	50,000
Cain Cover	5	1500	7500	Wings	4	500	2,000	9,500
Cdi Unit	10	1500	15000		0	0	0	15,000
Head Light	10	3000	30000				0	30,000
Wings	10	500	5000				0	5,000
Mobil Dram	1	32000	32000				0	32,000
Advanced	1	15000	15000				0	15,000
Others	0		103200				0	103,200
Total			280,000				100,000	380,000

Source of Finance

■ Entrepreneur's contibution 280000
 ■ Investor's Investment 100000
 ■ Total 380000



Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Mobil,Selendar,Cain Set,Break Show,Cain Cover,Cdi Unit,Head Light,Wings, etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
Servicing	700	21,000	252,000	264,600	277,830
Total Sales (A)	3,700	111,000	1,332,000	1,398,600	1,468,530
Less. Variable Expense					
Mobil,Selendar,Cain Set,Break Show,Cain Cover,Cdi Unit,Head Light,Wings, etc.	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	1,300	39,000	468,000	491,400	515,970
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		1650	19,800	20,790	21,830
Transportation		2,200	26,400	27,720	29,106
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		6,000	72,000	72,000	72,000
Entertainment		330	3,960	4,158	4,366
Graud Bill		330	3,960	4,158	4,366
Generator Bill		158	1,890	1,985	2,084
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		417	5,000	5,000	5,000
Total Fixed Cost		22,294	267,530	270,457	273,529
Net Profit (E) [C-D]		16,706	200,470	220,944	242,441
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	200,470	220,944	242,441
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		165,470	351,414
	Total Cash Inflow	305,470	391,414	598,854
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	165,470	351,414	558,854

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 20 Years
Own Business : 09 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

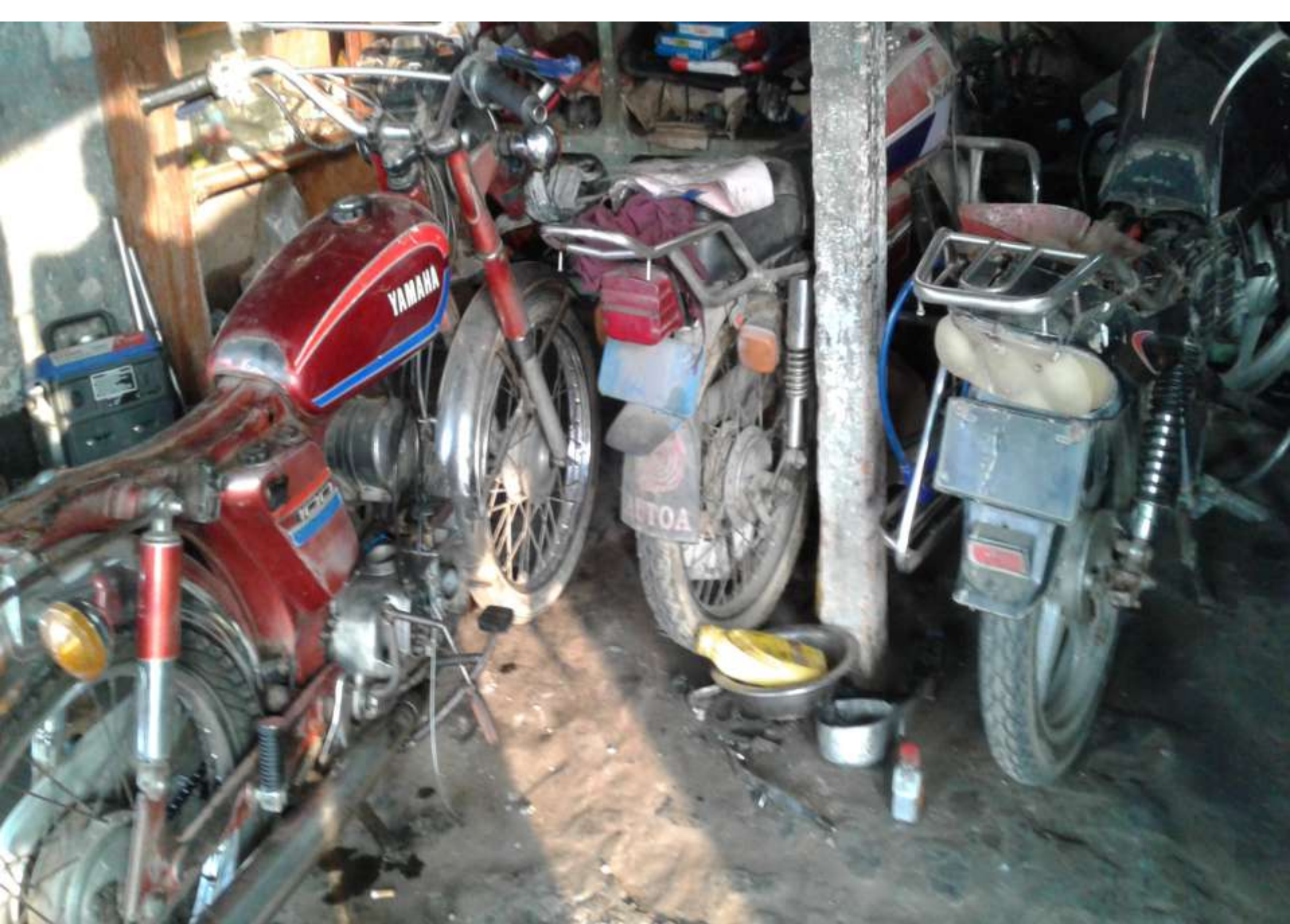
Pictures





সেগা
আ
...

...





FAMILY PICTURE