

Proposed NU Business Name: **ALLAHR DAN AUTO HOUSE**



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Project verified by: MD. Sirazul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Rahat hossen
Age	:	04-02-1991(27 Years)
Education, till to date	:	S.S.C
Marital status	:	Ummarried
Children	:	Null
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Ikrasi, P.O: Palamgonj, 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	:	Momotaz begum
(iii) Father's name	:	Md.Hossen
(iv) GB member's info	:	Branch: bandura, Centre # 58(Female), Member ID:6268/2, Group No: 02 Member since: 1995-2005 (10Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 30,000- Outstanding loan: BDT :28020
(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	:	06 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01840182378
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

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

Proposed Nobin Udyokta Business Info

Business Name	:	Allahr dan auto house
Location	:	Ikraasi
Total Investment in BDT	:	BDT:560000
Financing	:	Self BDT 5000000 (from existing business) 89% Required Investment BDT 60,000(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 25ft= 750square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; old auto, charing▪Average 40% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

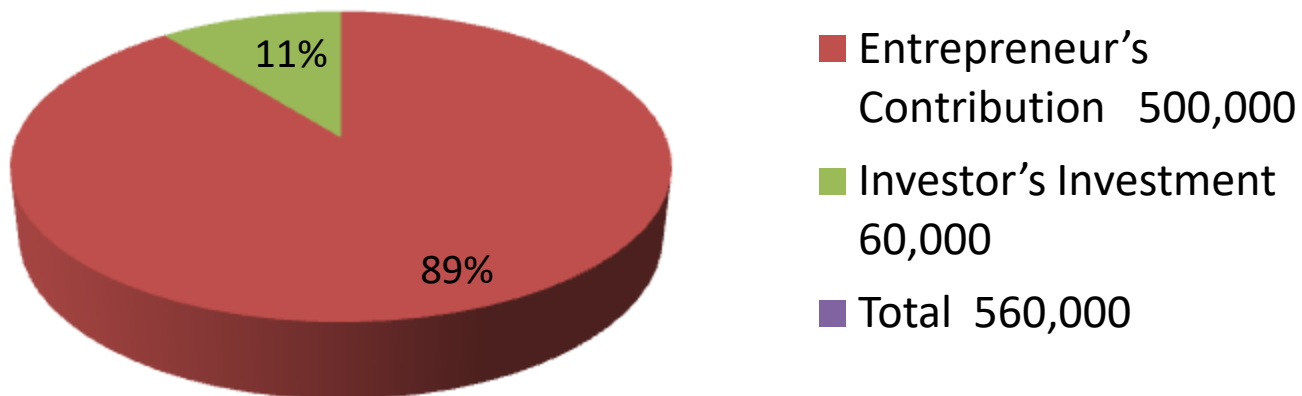
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Old auto,charging	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less. Variable Expense			
Old auto,charging	1500	45000	540000
Total variable Expense (B)	1500	45000	540000
Contribution Margin (CM) [C=(A-B)	1000	30000	360000
Less. Fixed Expense			
Rent			
Mobile Bill		200	2400
Genaretor			
Electricity Bill		15000	450000
Salary (self)		5000	60000
Entertainment			
Security Guard			
Total fixed Cost (D)		20200	242400
Net Profit (E) [C-D)		9800	117600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Auto	08	50000	400000	01	60000	60000	460000
Traktor	02	50000	100000				100000
Others	00	00		0	0	0	
Security							
Total	10	100000	500000	01		60000	560000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Old auto,charging	3000	90000	1080000	1134000
		0	0	0
Total Sales (A)	3000	90000	1080000	1134000
Less. Variable Expense		0	0	0
Old auto,charging	1800	54000	648000	680400
		0	0	0
Total variable Expense (B)	1800	54000	648000	680400
Contribution Margin (CM) [C=(A-B)]	1200	36000	432000	453600
Less. Fixed Expense				
Rent				
Mobile Bill		200	2400	2800
Genaretor				
Electricity Bill		15000	180000	182000
Salary (self)		5000	60000	60000
Entertainment				
Security Guard				
Total fixed Cost (D)		20200	142400	144600
Net Profit (E) [C-D]		15800	189600	309000
Investment Payback			30000	30000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	189600	309000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		159600
	Total Cash Inflow	249600	468600
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	90000	30000
3	Net Cash Surplus	159600	438600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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

