

M/S ELAHI MOTORS



28th SB Design Lab (executive session)
07th September, 2014 at Yunus Centre

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD FARID MAHMUD FORMAN
Age	:	01-01-1983 (31 Years)
Marital status	:	Married
Children	:	1 Son & 1 daughter
No. of siblings:	:	4 Brothers & 2 Sister
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. MOST. JOTSNA BEGUM
(iii) Father's name	:	Mr. MD RAFIKUL ISLAM ELAHI
(iv) GB member's info	:	Branch: Ghatail Centre # 76 (Female), Member ID.: 5171, Group No: 05 Member since 12-05-1989 <i>(25 Years)</i> , First loan:2,000 taka.
Further Information:	:	Existing loan:.3,00,000 Tk Outstanding:1,61,400
(v) Who pays GB loan installment	:	Younger brother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GCCN, GKF etc..	:	No
Education, till to date	:	SSC Pass

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Currently run a motor shop.
Business Experiences and Training Info	:	Six years experience in running business. He is now interested to scale up his business.
Other Own/Family Sources of Income	:	Father's saw mill
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-563439 / 01922-556509
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jotsna Begum is a member of Grameen Bank since 25 years. At first she was took 2,000 taka loan from Grameen Bank. Jotsna Begum gradually took loan from GB. By taking first loan she was purchased a cow & start rearing. She also made a house, purchase 4 shop, purchase a tempo car, her husband start a saw-mill business, younger sons start a grocery & Farid start a hard ware shop. Finally she is a successful member of Grameen Bank who is improve livelihood successive.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S ELAHI MOTORS
Address/ Location	:	Vill: Ghatail Saouth para, P.O: Ghatail P.S: Ghatail Dist: Tangail
Total Investment in BDT	:	5,00,000 taka
Financing	:	Self BDT 2,50,000 (from existing business) 50% Required Investment BDT 2,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	5,000 Taka
Implementation	:	The business is planned to be scaled up by investment in existing goods like; Mobil, Filter, Gear-Oil, Light, Wielding Steel, Bearing, Pati etc. The targeting breakeven point is within the first year & payback period is estimated to be three years.

PROJECT SUMMERY



- ✓ Running a motor shop with an experience of six years.
- ✓ All kind of goods like; Mobil, Filter, Gear-Oil, Light, Wiolding Steel, Bearing, Pati etc are available.
- ✓ Average 10% gain on purchase.
- ✓ Business will be increase from the second year 5% gradually.
- ✓ The Business is operate by the entrepreneur. Existing no employee.
- ✓ After getting equity fund one employee will be appointed.
- ✓ The entrepreneur source of income only from this shop.
- ✓ The shop is rent.

Existing Business

BDT (TK)

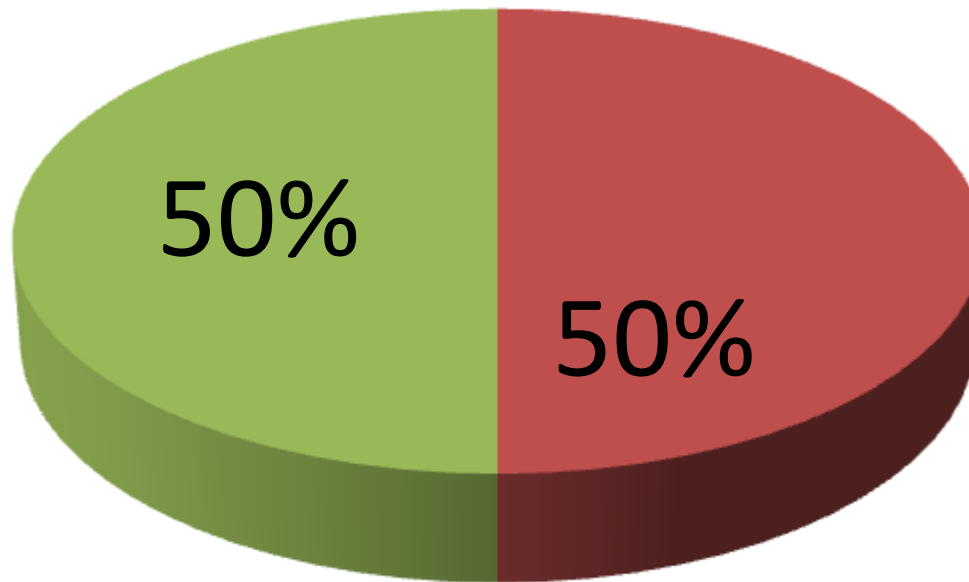
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobil, Filter, Gear Oil, Light, Fan	2,640	79,200	950,400
Pati, Tire, Tube, Welding Steel, & Various Parts	2,860	85,800	1,029,600
Total Sales (A)	5,500	165,000	1,980,000
Less. Variable Expense			
Mobil, Filter, Gear Oil, Light, Fan	2,400	72,000	864,000
Pati, Tire, Tube, Welding Steel, & Various Parts	2,600	78,000	936,000
Total variable Expense (B)	5,000	150,000	1,800,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		300	3,600
Guard		100	1,200
Mobile Bill		400	4,800
Transportation		1,000	12,000
Entertainment & Others		700	8,400
Total fixed Cost (D)		5,000	60,000
Net Profit (E) [C-D]		10,000	120,000

Investment Breakdown

Particulars	Existing	proposed	proposed Total
Mobil, Filter, Gear, Steel	1,20,000	1,20,000	2,40,000
Pati, Tire & various parts	1,20,000	1,30,000	2,50,000
Furniture	10,000	-	10,000
Total	2,50,000	2,50,000	5,00,000

Source of Finance

- Entrepreneur's Contribution 250,000
- Investor's Investment 250,000
- Total 500,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Mobil, Filter, Gear Oil, Light, Fan	4,950	148,500	1,782,000	1,871,100	1,964,655
Pati, Tire, Tube, Wielding Steel, & Various Parts	6,050	181,500	2,178,000	2,286,900	2,401,245
Total Sales (A)	11,000	330,000	3,960,000	4,158,000	4,365,900
Less. Variable Expense					
Mobil, Filter, Gear Oil, Light, Fan	4,500	135,000	1,620,000	1,701,000	1,786,050
Pati, Tire, Tube, Wielding Steel, & Various Parts	5,500	165,000	1,980,000	2,079,000	2,182,950
Total variable Expense (B)	10,000	300,000	3,600,000	3,780,000	3,969,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		2,500	30,000	31,500	33,075
Electricity Bill		300	3,600	3,780	3,969
Guard		100	1,200	1,260	1,323
Mobile Bill		500	6,000	6,300	6,615
Salary (staff)		4,000	48,000	50,400	52,920
Salary (self)		5,000	60,000	63,000	66,150
Transportation		1,200	14,400	15,120	15,876
Entertainment, SMS Monitoring & Others		700	8,400	8,820	9,261
Non Cash Item:					
Depreciation		83	1,000	1,000	1,000
Total Fixed Cost		14,383	172,600	181,180	190,189
Net Profit (E) [C-D]		15,617	187,400	196,820	206,711
Investment Payback			100,000	100,000	100,000

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	250,000		
1.2	Net Profit (Ownership Tr. Fee added back)	187,400	196,820	206,711
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus		88,400	186,220
	Total Cash Inflow	438,400	286,220	393,931
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	88,400	186,220	293,931

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures









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০১৭১২-৫৬০৪০৩
০১৭৭১-০০২১১১
০১৭১৬-৫২০২২৫



PICTURE OF NOBIN UDYOKTA & MOTHER

