



Grameen kalyan

Proposed NU Business Name : Kamal Auto



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Kamal Mandol Vill : Maliat ,Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	:	29 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	3 (Three) Brothers & 1 (One) Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Shahida Khatun</p> <p>Md. Rafiq Mandol.</p> <p>Branch: Kumarkhali, Group #02, Centre# 3 M, Loan no. 1044</p> <p>Member since: 1996 , First loan: Tk. 3,000, Last GB loan: 40,000, Outstanding: 20,000,</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Five.

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	Eight years Auto bike driving experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01983912431.
National ID number	:	5017186545682.
NU Project Source/Reference	:	Gk/Kum/Mst. Sharmin Akhter/2556

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1996. At first she took GB loan BDT 3,000 (Three thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Kamal Auto
Address/ Location	:	Vill: Maliat, Post: Baniakandi Thana : kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 150,000
Financing	:	Self financing: BDT: 70,000 Required Investment: BDT: 80,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 9000 (Nine thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Purchases new china auto. ➤ The estimate daily expenses Tk.120/- ➤ Payback period to the investor is 2 years; ➤ Expected date to start the project is as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

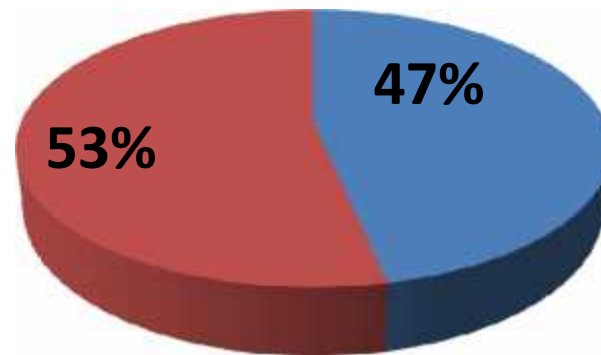
Particulars	Proposed Business (BDT)		Total (BDT)
	NU	Investor	
Investments in different categories:			
Auto Bike	60,000	80,000	140,000
Cash in hand	10,000	-	10,000
Total Capital	70,000	80,000	150,000

Existing Business Info

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Auto Rent	700	21,000	252,000
Gross profit (GP) [C=(A-B)]	700	21,000	252,000
Less: Operating Costs:			
Electricity bill	100	3000	36,000
Mobile bill		150	1,800
Auto Owner	250	6,500	78,000
Other Expenses	20	520	6,240
Non Cash Item:			
Depreciation Expenses		1500	18,000
Total Operating Cost (D)		11,670	140,040
(C-D)Net Profit:		9,330	111,960

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	70,000	47
Investor's Contribution(GK)	80,000	53
Total Investment	150,000	100



- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Rent (A)	700	21,000	252,000	805	24,150	289,800
Gross profit (GP) [C=(A-B)]	700	21,000	252,000	805	24,150	289,800
Less: Operating Costs:						
Electricity bill	100	3000	36,000	110	3300	39,600
Mobile bill		150	1,800		165	1,980
Proposed Salary-Self	0	9,000	108,000		9,000	108,000
Other Expenses	20	600	7,200	20	600	7,200
Non Cash Item:						
Depreciation Expenses		1500	18,000		1650	19,800
Total Operating Cost (D)	120	14250	171,000	130	14715	176,580
(C-D)Net Profit:	580	6,750	81,000		9,435	113,220
Retained Income:			81,000			113,220

Notes: 1. Agreed Grace period: One Months.

2. Investment Payback schedule: Monthly installment including ownership transfer fee after One month grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow		
Opening Balance	-	183,000
Capital Infusion by UDYOKTA	70,000	
Capital Infusion by Investor	80,000	
Rent	252,000	289,800
Total Receipts	402,000	472,800
Cash Outflow:		
Operating expenses	171,000	176,580
Return to investor	48,000	48,000
Total payment	219,000	224,580
Closing Balance	183,000	248,220

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- The typical symptoms of battery problems.

OPPORTUNITIES

- Own new auto.
- Auto well run.
- Investor's money will be payback in two years.

THREATS

- Accident
- Careless run

Presented at 27th Ex. SB Design Lab on 17th July,
2016 at Grameen Kalyan

Thank you









NU With his Mother



NU With his Father & Mother



Thank You