

Proposed NU Business Name: **NOYON AUTO CNG WORKSHOP**



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Feni Sadar Unit, Feni
Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD AZAD
Age	:	02-07-1985 (32 Years)
Education, till to date	:	Class 4
Marital status	:	Married
Children	:	03 Sons
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: moddo charipur ; P.O: Feni sadar ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAJU AKTAR
(iii) Father's name	:	MOHAMMAD ABDUL HAQUE
(iv) GB member's info	:	Branch: pasgasiya, Feni, Centre # 03 (Female), Member ID: 4139, Group No: 02 Member since: 13-08-2005 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: Nil
(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	:	08 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	Ni
Other Own/Family Sources of Liabilities	:	Ni
Entrepreneur Contact No.	:	01819-032207
Family's Contact No.	:	01827-400777
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAJU AKTAR 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	:	NOYON AUTO CNG WORKSHOP
Location	:	Bosumiar gate Pasgasia, Feni
Total Investment in BDT	:	BDT 205,000/-
Financing	:	Self BDT 145000/- (from existing business) 71% Required Investment BDT 60,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 30,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 22 ft= 220 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobil, Piston, Bearing, Spring etc▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

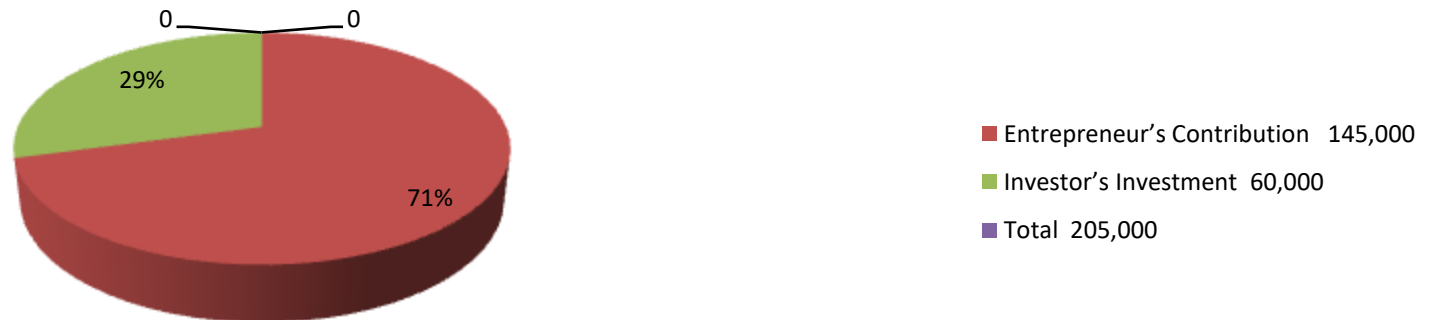
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Power box, Bearing, Spring etc	5,000	150,000	1800000
Total Sales (A)	5,000	150,000	1800000
Less Variable Expense			
Power box, Bearing, Spring etc	4,000	120,000	1440000
Total variable Expense (B)	4,000	120,000	1440000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less Variable Expense			
Rent		1,500	18,000
Electricity bill		500	6000
Transportation		600	7200
Salary (self)		5,000	60,000
Salary (staff)		15,000	180,000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		23,400	280,800
Net Profit (E)= [C-D]		6,600	79200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobil open	40	150	6,000	160	150	24,000	30,000
Mobile Bottle	35	350	12,250	70	350	24,500	36,750
Grizz	30	150	4,500	0	0	0	4,500
Grizz Packet	150	25	3,750	0	0	0	3,750
Ring	8	950	7,600	0	0	0	7,600
Socket Jobber	9	650	5,850	0	0	0	5,850
Head	10	350	3,500	0	0	0	3,500
Class Bati	15	250	3,750	0	0	0	3,750
Class Plate	40	350	14,000	0	0	0	14,000
Others	0	0	33,800	0	0	11,500	45,300
Security	1	0	50,000	0	0	0	50,000
Total	330	2875	145,000	230	500	60,000	205,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Power box, Bearing, Spring etc	5,500	165,000	1980000	2079000	2182950
Total Sales (A)	5,500	105,000	1260000	1323000	1389150
Less Variable Expense					
Power box, Bearing, Spring etc	4,400	132,000	1584000	1663200	1746360
Total variable Expense (B)	4,400	132,000	1584000	1663200	1746360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less Variable Expense					
Rent		1,500	18,000	18,000	18,000
Electricity bill		800	9600	10,000	10,500
Transportation		900	10,800	11,300	11,600
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		15,000	180,000	180,000	180,000
Entertainment		500	6000	6,000	6,000
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		24,100	289,200	290,300	291,400
Net Profit (E)= [C-D]		8,900	106,800	125,500	145,190
Investment Payback			24,000	24,000	24,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	106,800	125,500	145,190
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82,800	184,300
	Total Cash Inflow	166,800	208,300	329,490
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	82,800	184,300	305,490

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 14 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







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এখানে সি.এন.জি মেরামত করা হয় এবং খুচরা যন্ত্রাংশ পাওয়া যায়।



সি.এন.জি মেরামত, পিস্তলিকা মেরামত, স্কেলিং সার্ভিস। এম.সি.সি. নম্বর: ১০২১০-১০২১০১

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FAMILY PICTURE

