

Proposed NU Business Name: RABIN AUTO WORKSHOP

Project identification and prepared by: Md. Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAMSER SHEIKH
Age	:	01-01-1990(27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	None
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Abdullapur, P.O: Abdullapur P.S: Tungibari Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROUSUNARA BEGUM
(iii) Father's name	:	MD OMAR ALI SHEIKH
(iv) GB member's info	:	Branch: Rampal, Centre # 34 (Female), Member ID:4554/1, Group No: 04 Member since: 01-02-2013 (4Years) First loan: BDT 20,000/-
Further Information:		Existing loan: BDT 50000/- Outstanding loan: BDT 20376/-
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has training Three years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01797-596402
Mother's Contact No.	:	01963-524113
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROUSUNARA BEGUM joined Grameen Bank since 04 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ROBIN AUTO WORKSHOP
Location	:	Hatimara Bazar, Rampal, Munshiganj.
Total Investment in BDT	:	BDT 1,29,000/-
Financing	:	Self BDT 79,000(from existing business) 61% Required Investment BDT 50,000(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tayar, Biyaring, atopicup, Batary, Mother bord, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing.One employee.▪He is doing his business in renting place.▪Collects goods from Patuatoli, Dhaka.▪Agreed grace period is 3 months.

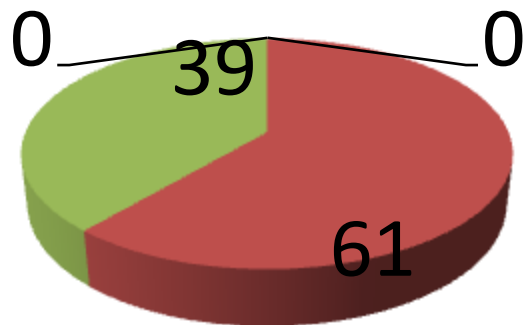
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric item	2,700	81,000	9,72,000
	2,700	81,000	9,72,000
Total Sales (A)	2,160	64,800	7,77,600
Less. Variable Expense	2,160	64,800	7,77,600
Electric item	540	16,200	1,94,400
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]			
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		1000	12,000
Mobile Bill		300	3,600
Transport		700	84,00
Salary (Self)		5,000	60,000
Entertainment		300	3,600
Total Fixed Cost (D)		13,300	1,23,300
Net Profit (E) [C-D]			

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Batary (5 p x 1500)	9,000	4,000	13,000
Mather Bord (200 px 300)	60,000	16,000	76,000
Other	10,000	30,000	40,000
	-	-	-
Total	79,000	50,000	1,29,000

Source of Finance



- Entrepreneur's Contribution 79,000
- Investor's Investment 50,000
- Total 129,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electric item	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Electric item	2,400	72,000	8,64,000	9,07,200	9,52,560
Total variable Expense (B)	2,400	72,000	8,64,000	9,07,200	9,52,560
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		1000	12,000	12,100	12,200
Mobile Bill		300	3,600	3,700	3,800
Transportation		700	84,00	8,500	8,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,700
Non Cash Item					
Total Fixed Cost		13,300	1,23,600	1,23,900	1,24,300
Net Profit (E) [C-D]		4,700	92,400	102,900	113,840
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	92,400	102,900	1,13,840
1.4	Opening Balance of Cash Surplus		75,733	1,61,966
	Total Cash Inflow	1,42,400	178,633	2,98,430
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	75,733	1,61,966	2,59,139

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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



মোবাইল : 01944-500326



এখানে যেকোন 'অনুষ্ঠানে' বক্স এবং ডিজেল
লাইটিং ও ক্যামেরা ভাড়া দেওয়া হয়।

হাতিমারা (ভূইয়া বাড়ী মসজিদ এর পাশে), রামপাল, মুন্সীগঞ্জ







FAMILY PICTURE