

Proposed NU Business Name: **MASTER AUTO MOBILES**



Project identification and prepared by: Aowlad Hossain,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD:JANE ALAM</b>
Age	:	01-01-1983 ( 34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	03 Sons
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: tongirpar ; P.O: lamuya bazra ; 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	:	<b>ASHIA KHATUN</b>
(iii) Father's name	:	<b>MASTAR ROBIUL HOUQ</b>
(iv) GB member's info	:	Branch: Kalidaha, Feni, Centre # 23/M (Female), Member ID: 2428/1, Group No: 05 Member since: 20-06-2000 ( 5 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20.000 Outstanding loan: BDT0
(v) Who pays GB loan installment	:	Self
(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	:	15 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817-019044
Family's Contact No.	:	01825-930837
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASHIA KHATUN** joined Grameen Bank since 5 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	:	<b>MASTER AUTO MOBILES</b>
Location	:	Lalpol Bazar, Feni
Total Investment in BDT	:	BDT 480,000/-
Financing	:	Self BDT 420 ,000/- (from existing business) 88% Required Investment BDT 60,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security	:	70,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Piston, Bearing, Spring etc</li><li>▪Average 20% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni, Dhaka, Chittagong.</li><li>▪Agreed grace period is 3 months.</li></ul>

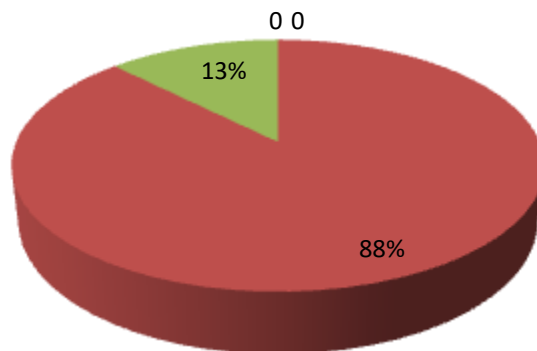
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Power box, Bearing, Spring etc	8,000	240,000	2,880,000
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>
<b>Less Variable Expense</b>			
Power box, Bearing, Spring etc	6,400	192,000	2,304,000
<b>Total variable Expense (B)</b>	<b>6,400</b>	<b>192,000</b>	<b>2,304,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Less Variable Expense</b>			
Rent		2,500	30,000
Electricity bill		600	7,200
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (Staff)		6,000	72,000
Entertainment		500	6,000
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>17,900</b>	<b>214,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>30,100</b>	<b>361,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Oil Crown	3	15000	45,000	2	15000	30000	75,000
Beyaring	0	0	100,000	0	0	30,000	130,000
Class Plate	4	2000	8,000	0	0	0	8,000
Presure Plate	4	4000	16,000	0	0	0	16,000
Counter Shave	3	8000	24,000	0	0	0	24,000
Break Show	10	1000	10,000	0	0	0	10,000
Gear Pinian	30	3000	90,000	0	0	0	90,000
Sell	2	9000	18,000	0	0	0	18,000
Dinamo	2	10000	20,000	0	0	0	20,000
Armisar	10	1500	15,000	0	0	0	15,000
Others			4,000				
Security	1	0	70,000	0	0	0	70,000
<b>Total</b>	<b>69</b>	<b>53500</b>	<b>420,000</b>	<b>2</b>	<b>15000</b>	<b>60,000</b>	<b>480,000</b>

## Source of Finance



- Entrepreneur's Contribution 420,000
- Investor's Investment 60,000
- Total 480,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2
<b>Revenue(Sales)</b>				
Power box, Bearing, Spring etc	9,000	270,000	3240000	3402000
<b>Total Sales (A)</b>	<b>9,000</b>	<b>270,000</b>	<b>3240000</b>	<b>3402000</b>
<b>Less Variable Expense</b>				
Power box, Bearing, Spring etc	7,200	216,000	2592000	2721600
<b>Total variable Expense (B)</b>	<b>7,200</b>	<b>216,000</b>	<b>2592000</b>	<b>2721600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,800</b>	<b>54,000</b>	<b>648000</b>	<b>680400</b>
<b>Less Variable Expense</b>				
Rent		2,500	30,000	30,000
Electricity bill		900	10,800	11,000
Transportation		3,500	42,000	42,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		6,000	72,000	72,000
Entertainment		500	6,000	6,000
Mobile bill		400	4,800	5,000
<b>Total fixed cost (D)</b>		<b>18,800</b>	<b>225,600</b>	<b>226,500</b>
<b>Net Profit (E)= [C-D]</b>		<b>35,200</b>	<b>422,400</b>	<b>453,900</b>
Investment Payback			36,000	36,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	<b>422,400</b>	<b>453,900</b>
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		3,864,000
	<b>Total Cash Inflow</b>	482,400	4,317,900
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	96,000	36,000
3	<b>Net Cash Surplus</b>	386,400	4,281,900

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 14 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



Eicher 100% Genuine Parts

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# FAMILY PICTURE

