

# *Jontu Auto Garage*



**Project by- Jontu Das**

**Madhobpur Unit**  
**Area 4**

**GRAMEEN TRUST**



**Identified By - Md. Ruhul Amin**  
**Verified by-Md.Alhaz Sarkar**

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

Name	:	<b>Jontu Das</b>
Age	:	25 Feb-1993 (24 Years)
Marital status	:	Unmarried
Children	:	0 Son 0 Daughter
No. of siblings:	:	03 Brothers 03 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sabita Rani Das
(iii) Father's name	:	Joy Kumar Das
(iv) GB member's info	:	Branch: Horinbed Centre : 3/m Group no:05 Loanee no.:1581 Member since:2003-2017 First loan:2,000
Further Information:		Existing loan: 30,000 Outstanding: 7,520
(v) Who pays GB loan installment	:	NU's Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	Class Five

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

<b>Present Occupation</b>	<b>:</b>	<b>Driving &amp; Servicing</b>
<b>Initial Investment</b>	<b>:</b>	<b>2,80,000</b>
<b>Trade License</b>		<b>180 (2017-2018)</b>
<b>Business Experience And Training Info</b>	<b>:</b>	<b>05 Years</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>N/A</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact Info</b>		<b>01772-184852</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT- Madhobpur Unit</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

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NU's Mother.. has been a member of Grameen Bank since 2003-2017 (14 years). At first She took 2,000 taka from GB. GB Borrower invested GB Loan in work and gradually improved their living standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

<b>Business Name</b>	<b>:</b>	<b>Jontu Auto Garage</b>
<b>Address/ Location</b>	<b>:</b>	<b>Horinbed Bazar, Madhobpur, Hobigonj</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>5,60,000</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT- 5,10,000 /-(from existing business) 91% Required Investment BDT-50,000 /-(as equity) 09%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>8,000</b>
<b>Proposed Salary</b>		<b>8,000</b>
<b>Proposed Business</b>		<b>50%</b>
<b>(i)% of present gross profit margin</b>	<b>:</b>	<b>50%</b>
<b>(ii) Estimated %of proposed gross profit margin</b>		
<b>(iii) Agreed grace period</b>		<b>1 month</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Items-4,70,000 Decoration- 0 Shop Advance- 40,000	5,10,000		5,10,000
<u>Proposed items:</u>		50,000	50,000
Total Capital	5,10,000	50,000	5,60,000

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Present Stock items</b>		
<b>Product name</b>	<b>Unit (Quantity)</b>	<b>Amount</b>
CNG	02	4,60,000
Machine		10,000
<b>Total Present Stock</b>		<b>4,70,000</b>

<b>Proposed items</b>		
<b>Product Name</b>	<b>Unit (Quantity)</b>	<b>Amount</b>
Parts of CNG		50,000
<b>Total Proposed items</b>		<b>50,000</b>

# INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,200	36,000	4,32,000
<i>Less: Cost of sales (B)</i>	600	18,000	2,16,000
Profit (C) [C=(A-B)]	600	18,000	2,16,000
Income from Services	200	6,000	72,000
Gross Profit	800	24,000	2,88,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Night guard bill			
Shop Rent		1,500	18,000
Mobile bill		500	6,000
Present salary/Drawings- self		8,000	96,000
Present Salary-Staff (01..)			
Conveyance or Transport			
Others (fees, Entertainment, TL renewal)		800	9,600
Non Cash Item:			
Depreciation Expenses(0)*10%		0	0
<i>Total Operating Cost (F)</i>		11,300	1,35,600
Net Profit (E-F):		12,700	1,52,400



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	1,500	45,000	5,40,000	1,800	54,000	6,48,000
<b>Less: Cost of Sale (B)</b>	750	22,500	2,70,000	900	27,000	3,24,000
<b>Profit (A-B)=(C)</b>	750	22,500	2,70,000	900	27,000	3,24,000
<b>Income from Services</b>	200	6,000	72,000	200	6,000	72,000
<b>Gross Profit</b>	950	28,500	3,42,000	1,100	33,000	3,96,000
<i>Less: Operating Costs</i>						
Electricity bill		500	6,000		500	6,000
Night guard bill						
Shop Rent		1,500	18,000		1,500	18,000
Mobile bill		600	7,200		700	8,400
Present salary/Drawings- self		8,500	1,02,000		9,000	1,08,000
Present Salary-Staff (...)						
Conveyance or Transport						
Others (fees, Entertainment, TL renewal)		800	9,600		800	9,600
Non Cash Item:						
Depreciation Expenses		0	0		0	0
Total Operating Cost		11,900	1,42,800		12,500	1,50,000
<b>Net Profit (C-D) = (E)</b>		<b>16,600</b>	<b>1,99,200</b>		<b>20,500</b>	<b>2,46,000</b>
<b>GT payback</b>			30,000			30,000
<b>Retained Income:</b>			<b>1,69,200</b>			<b>2,16,000</b>

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>		
<b>1.1</b>	Investment Infusion by Investor	50,000	
<b>1.2</b>	Net Profit	1,99,200	2,46,000
<b>1.3</b>	Depreciation (Non cash item)	0	0
<b>1.4</b>	Opening Balance of Cash Surplus		1,69,200
	<b>Total Cash Inflow</b>	<b>2,49,200</b>	<b>4,15,200</b>
<b>2.0</b>	<b>Cash Outflow</b>		
<b>2.1</b>	Purchase of Product	50,000	
<b>2.2</b>	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>1,69,200</b>	<b>3,85,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Skilled and experience
- Relationship with GB
- Demand from Locality
- Good communicational Skill
- Well known businessman

## **W**EAKNESS

- Less Stock

## **O**PPORTUNITIE

- More Employment opportunity
- Expansion of business

## **T**HREATS

- Competitors
- Theft
- Fire























thank  
you!