

## Proposed NU Business Name: **RAHAD AUTO SERVICE**



Project identification and prepared by: Md. Shahidul Islam,  
Nawabganj Unit, Dhaka

Project verified by: Md.samsul Arefin



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

Name	:	<b>Md.Deloar Hossain</b>
Age	:	22-07-1983 ( 33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	02 Brothers & 01 Sisters
Address	:	Vill: Jalalpur, P.O: Nawabgonj, P.S: Nawabganj, Dist: Dhaka
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>Khudeza Begum</b>
(iii) Father's name	:	<b>Md. Ainal Dewan</b>
(iv) GB member's info	:	Branch: Kolakopa, Centre # 78 (Female), Member ID: 2698, Group No: 04 Member since: 01/01/1992 First loan: BDT 2,000/- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(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	:	Eight years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-771142
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHUDEZA BEGUM** joined Grameen Bank since 14 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAHAD AUTO SERVICE</b>
Location	:	Surgonj Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,00,000(from existing business) 62% <b>Required Investment BDT 60,000(as equity) 38 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like: Ring, tayre, ballket, Auto parts etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

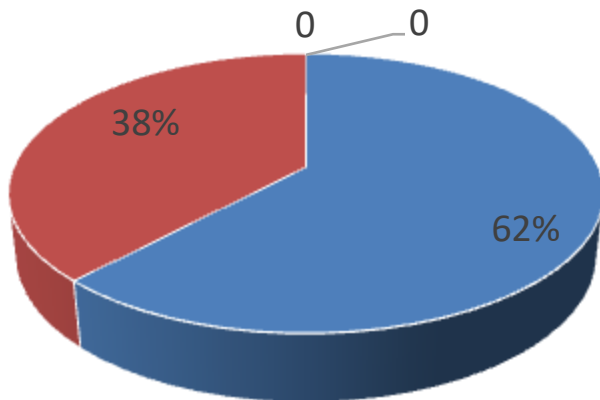
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
SS Item	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
SS Item	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>8,64,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Salary (Staff)		1,500	18,000
Mobile Bill		300	3,600
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>11,600</b>	<b>1,39,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,400</b>	<b>76,800</b>

## Investment Breakdown

Particulars	Qty	U price	Existing	Qty	U price	Proposed	Proposed Total
Ring	30	2,000	60,000				60,000
dum	06	1,500	9,000				9,000
Hops	05	2,000	10,000				10,000
Shape	08	1,000	8,000				8,000
Others		13,000	13,000				13000
Auto				01	60,000	60,000	60,000
<b>Total</b>			1,00,000				1,60,000

## Source of Finance



- Entrepreneur's Contribution- 1,00,000/-
- Investor's Investment- 60,000/-
- Total- 1,60,000/-

■ Entrepreneur's Contribution- 62% ■ Investor's Investment- 38%

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
SS Item	4,200	1,26,000	15,12,000	15,87,600	16,66,980
<b>Total Sales (A)</b>	<b>4,200</b>	<b>1,26000</b>	<b>15,12,000</b>	<b>15,87,600</b>	<b>16,66,980</b>
<b>Less. Variable Expense</b>					
SS Item	3,360	1,00,800	12,09,600	12,70,080	13,33,584
<b>Total variable Expense (B)</b>	<b>3,360</b>	<b>1,00,800</b>	<b>12,09,600</b>	<b>12,70,080</b>	<b>13,33,584</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>840</b>	<b>25,200</b>	<b>3,02,400</b>	<b>3,17,520</b>	<b>3,33,396</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		1,500	18,000	19,000	20,000
Transportation		2,000	24,000	24,000	24,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		1,500	18,000	20,000	20,000
Mobile Bill		300	3,600	3,600	3,600
Entertainment		300	3,600	3,600	3,600
<b>Total Fixed Cost</b>		<b>12,600</b>	<b>1,51,200</b>	<b>1,66,200</b>	<b>1,67,200</b>
<b>Net Profit (E) [C-D]</b>		<b>12,600</b>	<b>1,51,200</b>	<b>1,51,320</b>	<b>1,66,796</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,51,200	1,51,320	1,66,796
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,27,200	2,54,520
	<b>Total Cash Inflow</b>	<b>2,11,200</b>	<b>2,78,520</b>	<b>4,21,316</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,27,200</b>	<b>2,54,520</b>	<b>3,97,316</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Surgonj Bazar, Nawabganj,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# ব্রাহ্মত অটো সেন্টার

মোবাইল  
সংক্রান্ত



ব্রাহ্মত অটো সেন্টার  
সংক্রান্ত

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# FAMILY PICTURE

