Proposed NU Business Name: RIJAN AUTOPARTS



Project identification and prepared by: Md. Abu Bakkar Siddique, Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta									
Name	:	MAMTAJ AKTER							
Age	:	24-10-1987 (30 Years)							
Education, till to date	:	SSC							
Marital status	:	Married							
Children	:	01 Dauther							
No. of siblings:	:	02 Sisters							
Address	:	Vill: 316,Kawlar ,P.O:Khilkhet ,P.S: Dakshinkhan, Dist: Dhaka							
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father JOHORA BEGUM NURUL AMIN Branch: Dakshinkhan, Centre # 80 (Female), Member ID: 7002/2, Group No: 04 Member since: 05-08-2013 (07Years) First loan: BDT = 20,000 /-							
Further Information:		Outstanding loan:= 55,300/-							
(v) Who pays GB loan installment (vi) Mobile lady	:	Sister 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 & Skill	:	02 years of business experience.
Own Business and	:	02 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.		01715-782868
Family's Contact No.	:	01711-271668
NU Project Source/Reference	••	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

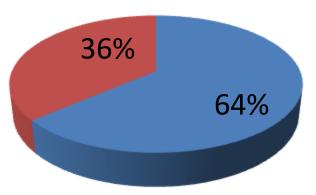
Proposed Nobin Udyokta Business Info						
Business Name	:	RIJAN AUTOPARTS				
Location	:	Kawla, Dakshinkhan, Dhaka.				
Total Investment in BDT	:	BDT 220,000/-				
Financing	:	Self BDT 140,000/- (from existing business) 64%				
		Required Investment BDT 80,000/- (as equity) 36%				
Present salary/drawings from business (estimates)	:	BDT 5,000				
Proposed Salary	:	BDT 5,000				
Size of shop	:	12 ft x 12 ft= 144square ft				
Security of the shop	:	Own Shop				
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Varieties Autoparts etc. Average 20 % gain on sales. The business is operating by entrepreneur. Existing two employee. The shop is owner . Collects goods from Tangi. Agreed grace period is 3 months. 				

Existing Business (BDT)										
Particular	Daily	Monthly	Yearly							
Revenue (sales)										
Autoparts item	2,500	75,000	900,000							
Servicing	300	9,000	108,000							
Total Sales (A)	2,800	84,000	1,008,000							
Less. Variable Expense										
Autoparts item	2,000	60,000	720,000							
Total variable Expense (B)	2,000	60,000	720,000							
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000							
Less. Fixed Expense										
Electricity Bill		1000	12,000							
Mobile Bill		500	6,000							
Entertainment		500	6,000							
Salary (sttaf)		8,500	102,000							
Salary (self)		5,000	60,000							
Total fixed Cost (D)		15,500	186,000							
Net Profit (E) [C-D)		8,500	102,000							

	Investment Breakdown											
Doutioulous		Existing	3	Particulars		Proposed						
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total				
Ring	6	830	4980	Ring	12	830	9,960	14,940				
dram	6	290	1740	dram	12	290	3,480	5,220				
Pati	3	2200	6600	Pati	6	2200	13,200	19,800				
Motor	1	10500	10500	Motor	2	10500	21,000	31,500				
Break show	20	90	1800	Break show	40	90	3,600	5,400				
Gash Penium	7	280	1960	Gash Penium	12	280	3,360	5,320				
Horn	20	40	800	Horn	40	40	1,600	2,400				
Nut Bultu	1	40000	40000	Changer Machine				40,000				
Changer Machine	1	40000	40000	Air Machine				40,000				
Air Machine	1	10000	10000				0	10,000				
Others			21620	Others			23,800	45,420				
Total			140,000				80,000	220,000				

Source of Finance





Financial Projection (BDT)											
Particular	Daily	Monthly	1st Year	2nd Year	3rd year						
Revenue (sales)											
Autoparts item	3,000	90,000	1,080,000	1,134,000	1,190,700						
Servicing	400	12,000	144,000	151,200	158,760						
Total Sales (A)	3,400	102,000	1,224,000	1,285,200	1,349,460						
Less. Variable Expense											
Autoparts item	2,400	72,000	864,000	907,200	952,560						
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560						
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000	396,900						
Less. Fixed Expense											
Electricity Bill		1050	12,600	13,230	13,892						
Mobile Bill		600	7,200	7,560	7,938						
Entertainment		500	6,000	6,300	6,615						
Salary (sttaf)		8,500	102,000	107,100	112,455						
Salary (self)		5,000	60,000	60,000	60,000						
Non Cash Item											
Depreciation		833	10,000	10,000	10,000						
Total Fixed Cost		16,483	197,800	204,190	210,900						
Net Profit (E) [C-D)		13,517	162,200	173,810	186,001						
Investment Payback			32,000	32,000	32,000						

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	162,200	173,810	186,001
1.3	Depreciation (Non cash item)	10,000	10,000	10,000
1.4	Opening Balance of Cash Surplus		140,200	292,010
	Total Cash Inflow	252,200	324,010	488,011
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	22.000	22,000	22,000
2.3	Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	140,200	292,010	456,011

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 02 Years

Own Business: 02 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



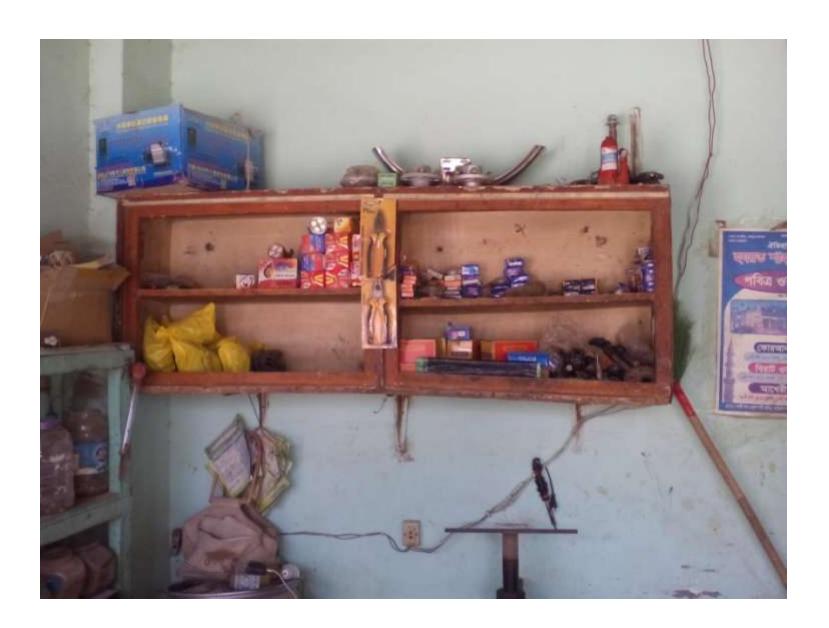


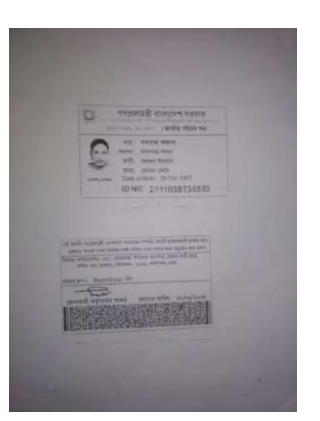


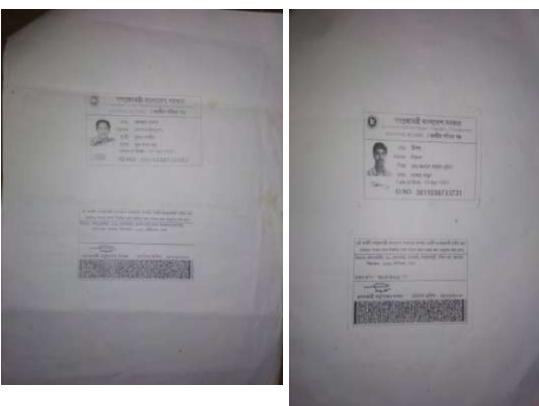












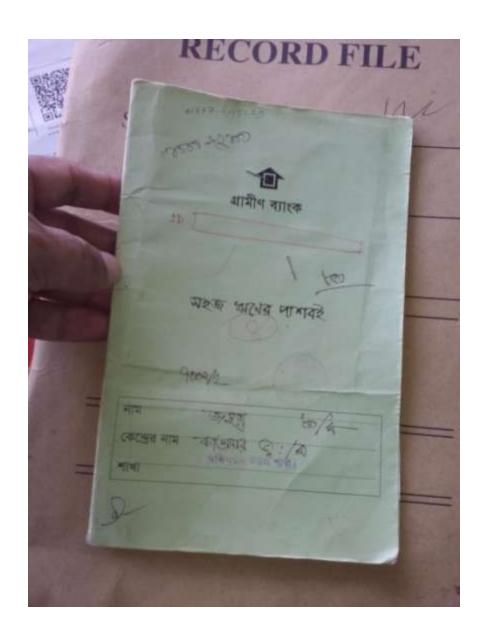




		1,111		3530								
D		0 7 7 7										
2	0	2 9 2 3	IN IN	Heat			3			100	17010	
-		- State action	-	0	0	*	0	*	•	V	10	2
7		া মন্ত্রাত হতে : সমস্ত্রাত ইমস্য : মন্ত্রা শানুস	ात म जिल्ल	neu,	n/lise	entre,	urer	511	à			
		Lane Bras	NOS LOW	MINU	e di	WENC	Œ.					
		i bines Siwi	6									
				agin ii	3	-	Partie				1 1 7 1	
	2		ত ০ ৮ ৮ ১ ব ১ ব ১ ব ১ ব ১ ব ১ ব ১ ব ১ ব ১ ব		বিভাৰ আটাপাটন বিভাৰ আটাপাটন ক্ষালা অভাব ক্ষালা আভাব ক্ষালা আলা ক্ষালা ক্ষাল					হত ০ ৮ ছ হ হ হ হ হ হ হ হ হ হ হ হ হ হ হ হ হ হ		

Refronti NAME OF THE PARTY AND ADDRESS OF THE PARTY.

et minutes may grown minute out for many CHES OF ME 100 WHE CITY OF ME 2011 WE SHEET TO THE COME OF STREET



FAMILY PICTURE

