

Proposed NU Business Name: **FARUK AUTO SERVICE**



Project identification and prepared by: Md Razu Ahmed,
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Project verified by: Md.Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	FARUK HOSSAIN
Age	:	24-01-1983(30Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 2 Daughter
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Purbo lotakhola P.O: Joypara ; P.S: Dohar 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	:	KOMOLA BEGUM
(iii) Father's name	:	MORJEL SHIKDAR
(iv) GB member's info	:	Branch:Joypara, Centre # 29 (Female), Member ID: 1431, Group No: 03 Member since: 1999(18Years) First loan: BDT 2500/-
Further Information:		Existing loan: 40,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Father
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01781929567
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOMOLA BEGUM joined Grameen Bank since 18 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

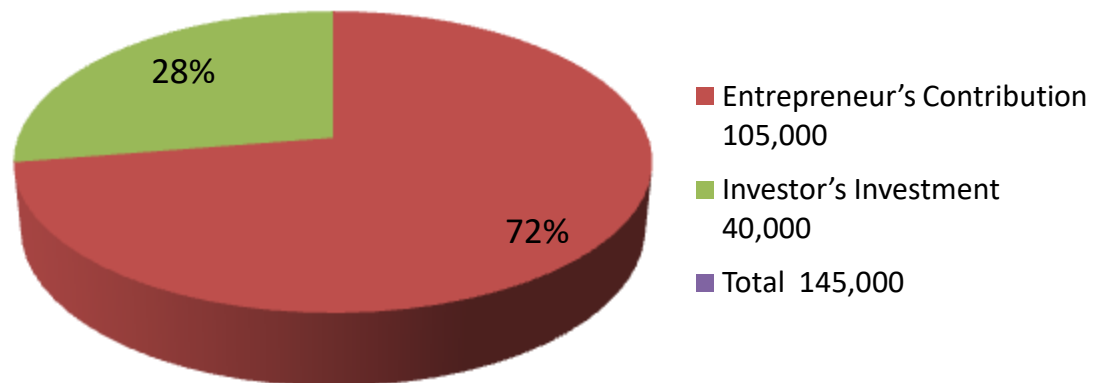
Business Name	:	FARUK AUTO SERVICE
Location	:	Wasa Bank road ,Dohar, Dhaka
Total Investment in BDT	:	BDT 850,000/-
Financing	:	Self BDT 790,000/- (from existing business) 72% Required Investment BDT 60,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The goods like, car motor,mobel, Item e.t.c.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Collects goods from Joypara, Dhaka .▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
car motor,mobel, Item e.t.c.	2800	84000	1008000
	0	0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
car motor,mobel, Item e.t.c.	2240	67200	806400
Total Variable Expense	2240	67200	806400
Contributon Margin (CM) [C=(A-B)]	560	16800	201600
Less Fixed Expense			
Rent		1800	21600
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		300	3600
Guard		120	1440
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		11920	143040
Net Profit (E)= [C-D]		4880	58560

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
car motor,mobel, Item e.t.c.			70,000			40,000	110,000
			0			0	0
			0			0	0
Security			35,000			0	35,000
	0	0	105,000	0	0	40,000	145,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
car motor,mobel, Item e.t.c.	3300	99000	1188000	1247400	1309770
0	0	0	0	0	0
Total Sales(A)	3300	99000	1188000	1247400	1309770
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2640	79200	950400	997920	1047816
Total Variable Expense	2640	79200	950400	997920	1047816
Contributon Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less Fixed Expense					
Rent		1800	21600	21600	21600
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		300	3600	3600	3600
Gard		120	1440	1440	1440
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		11920	143040	143440	143840
Net Profit (E)= [C-D]		7880	94560	99288	104252
Investment Pay Back			16,000	16,000	16,000

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	60,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68400	141420
	Total Cash Inflow	152,400	165,420	243,291
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	68,400	141,420	219,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Kolakopa, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Family picture

