

## Proposed NU Business Name: **M/S AKTER MOTORS**



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Project verified by: Md. Siddikur Rahman



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

Name	:	<b>MD AKTER HOSSAIN</b>
Age	:	22-02-1980 (37 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	02 Brothers, 01 Sister
Address	:	Vill: Chara Bagh, P.O: Ashulia, P.S: Savar, 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>LATE: OMEDA KHATUN</b>
(iii) Father's name	:	<b>LATE: NUR MOHAMMAD</b>
(iv) GB member's info	:	Branch: Ashulia, Centre # 48 (Female), Member ID: 6735/1, Group No: 08 Member since: 27-04-2000 (17 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	Mather
(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.)	:	Parts business.
Business Experiences and Training Info	:	15 years experience in running business. 12 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-570020
Family's Contact No.	:	01922-615243
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE: OMEDA KHATUN** Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S AKTER MOTORS</b>
Location	:	Chara Bagh, Ashulia, Savar, Dhaka.
Total Investment in BDT	:	BDT 9,00,000/-
Financing	:	Self BDT 5,00,000 (from existing business)56% Required Investment BDT 4,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12 ft. x 20 ft. = 240 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a Parts business.</li><li>▪The business is operating by entrepreneur. Existing no Employees.</li><li>▪The business is under renting.</li><li>▪Collects goods from Old Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

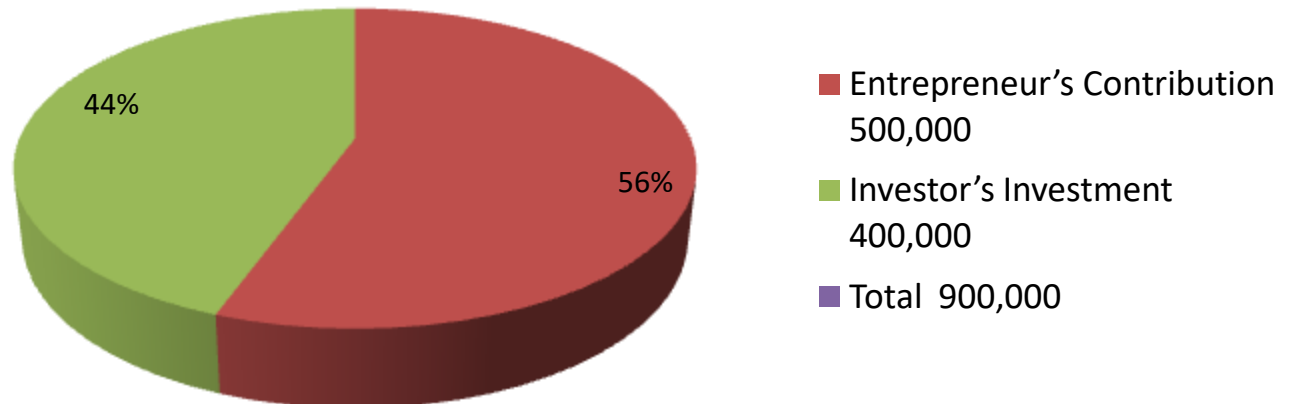
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Parts item	7000	210000	2520000
	0	0	0
<b>Total Sales (A)</b>	<b>7000</b>	<b>210000</b>	<b>2520000</b>
Less Variable Expense			
Parts item	5600	168000	2016000
<b>Total variable Expense (B)</b>	<b>5,600</b>	<b>168000</b>	<b>2016000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,400</b>	<b>42000</b>	<b>504000</b>
Less Variable Expense			
Rent		2,000	24000
Electricity bill		700	8400
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		300	3600
Guard		500	6000
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>19,800</b>	<b>237600</b>
<b>Net Profit (E)= [C-D]</b>		<b>22,200</b>	<b>266400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Connecting Rod	300	1200	360,000	300	1,200	360,000	720,000
Ring Piston	100	900	90,000				90,000
Mobil	200	250	50,000	100	400	40,000	90,000
				0	0	0	
				0	0	0	
Others	0	0	0	0	0		
<b>Total</b>	<b>0</b>	<b>0</b>	<b>500,000</b>	<b>0</b>	<b>0</b>	<b>400,000</b>	<b>900,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Glossary item	8000	240000	2880000	3024000	3175200
<b>Total Sales(A)</b>	<b>8000</b>	<b>240000</b>	<b>2880000</b>	<b>3024000</b>	<b>3175200</b>
<b>Less Variable Expense (B)</b>					
Glossary item	6400	192000	2304000	2419200	2540160
<b>Total Variable Expense</b>	<b>6400</b>	<b>192000</b>	<b>2304000</b>	<b>2419200</b>	<b>2540160</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>	<b>604800</b>	<b>635040</b>
<b>Less Fixed Expense</b>					
Rent		2,000	24000	24000	24000
Electric Bill		700	8400	100800	1209600
Transportaion		1,500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		400	4800	4800	4800
Guard		500	6000	6000	6000
Generator		200	2400	2400	2400
Mobile Bill		400	4800	0	0
<b>Total Fixed Cost (D)</b>		<b>20700</b>	<b>246000</b>	<b>334500</b>	<b>1444245</b>
<b>Net Profit (E)= [C-D]</b>		<b>27300</b>	<b>327600</b>	<b>343980</b>	<b>361179</b>
<b>Investment Pay Back</b>			<b>160,000</b>	<b>160,000</b>	<b>160,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	400,000		
1.2	Net Profit	327,600	343980	361179
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		167600	351580
	<b>Total Cash Inflow</b>	<b>727,600</b>	<b>511,580</b>	<b>712,759</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	400,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	160000	160000	160000
	<b>Total Cash Outflow</b>	<b>560,000</b>	<b>160,000</b>	<b>160,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>167,600</b>	<b>351,580</b>	<b>552,759</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 04  
Experience & Skill : 15 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Chara Bagh, Ashulia, Savar,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures



























बुकिंग एजेंसी  
श्री श्री बुकिंग एजेंसी

# FAMILY PICTURE