

Proposed NU Business Name: **J K MOTORS**



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Feni Sadar Unit, Feni
Project verified by: Abadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMAL HOSSAIN
Age	:	01-04-1988 (30 Years)
Education, till to date	:	BSS
Marital status	:	Married
Children	:	None
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: South Laxmipur ; P.O: Loskor Hatt ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOKINA BEGUM
(iii) Father's name	:	PEAR AHMED
(iv) GB member's info	:	Branch: Motobi, Centre # 32 (Female), Member ID: 2334/1, Group No: 08 Member since: 1999 To 2010 (09 Years) First loan: BDT 5,000/- Existing loan: BDT 40.000 Outstanding loan: Nill
Further Information:		
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-951765
Family's Contact No.	:	01816-517928
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKINA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	J K MOTORS
Location	:	Loskor Hatt, Feni
Total Investment in BDT	:	BDT 155,000/-
Financing	:	Self BDT 105 ,000/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security	:	5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Piston, Bearing, Spring etc▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni, Dhaka, Chittagong.▪Agreed grace period is 3 months.

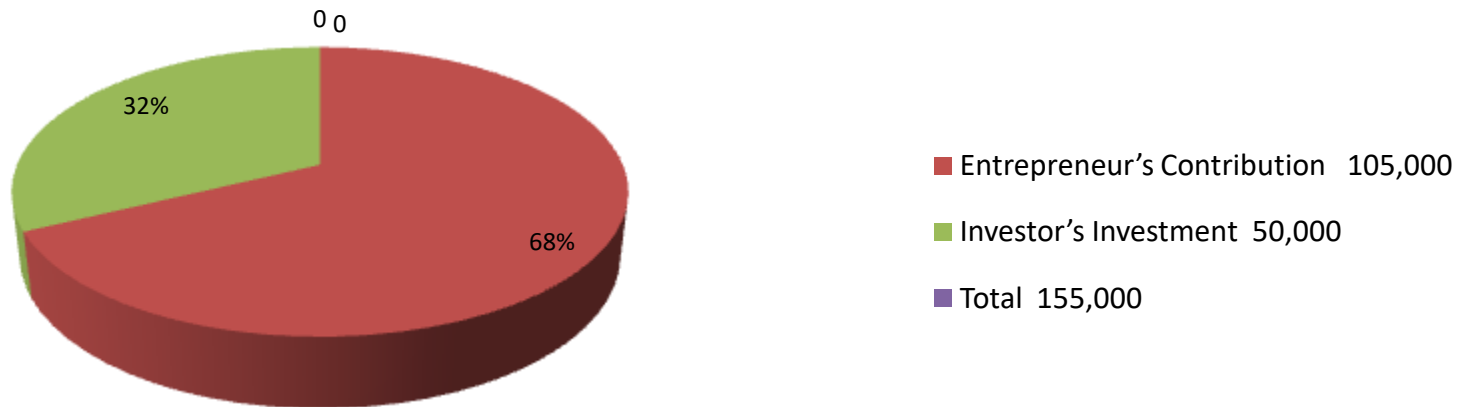
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Power box, Bearing, Spring etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less Variable Expense			
Power box, Bearing, Spring etc	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		400	4,800
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		100	1,200
Mobile bill		300	3,600
Total fixed cost (D)		8,800	105,600
Net Profit (E)= [C-D]		9,200	110,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Mobil open	50	300	15,000	50	300	15,000	30,000
Mobil bottle	60	400	24,000	70	400	28,000	52,000
Armichar	8	800	6,400	0	0	0	6,400
Soket Jobar	6	1200	7,200	0	0	0	7,200
Biaring	100	150	15,000	0	0	0	15,000
Greez	1	4000	4,000	0	0	0	4,000
Light	1	5000	5,000	0	0	0	5,000
Nut	1	15000	15,000	0	0	0	15,000
Others	1	8400	8,400	1	7000	7,000	15,400
Security	1	5000	5,000				5,000
Total	229	40250	105,000	121	7700	50,000	155,000

Source of Finance



Financial Projection (BDT)

Particular	Daily		Monthly	Year 1	Year 2
Revenue(Sales)					
Power box, Bearing, Spring etc	4,000	120,000	1440000	1512000	1587600
Total Sales (A)	4,000	120,000	1440000	1512000	1587600
Less Variable Expense					
Power box, Bearing, Spring etc	3,200	96,000	1152000	1209600	1270080
Total variable Expense (B)	3,200	96,000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)	800	24,000	288000	302400	317520
Less Variable Expense					
Rent		1,000	12,000	12,000	12,000
Electricity bill		600	7,200	28,000	28,500
Transportation		1,800	21,600	18,500	19,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		9,400	112,800	130,700	132,000
Net Profit (E)= [C-D]		14,600	175,200	171,700	185,520
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	175,200	171,700	185,520
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		155,200	306,900
	Total Cash Inflow	225,200	326,900	492,420
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	155,200	306,900	472,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sundorpu Bazar
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

মাস্টার জেফরান আবদীন ফরাজী
স্বপন = 01817530463
01829632463



মেসার্স 01866925956

موتور ایل
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মেসার্স জে.কে. মটরস সি.এন. ডি.ও. মোটরস
পার্টস বিক্রয় করা হয় এখানে





স্বাস্থ্য চিকিৎসা কেন্দ্র

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FAMILY PICTURE

