

GHATAIL TIRE RUBBERING FACTORY



Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HASANUL KOBIR SIDDIQUI
Age	:	14-01-1983 (31 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	3 Brothers & 1 Sister
Present Address		Vill: Kharabor P.O: Ghatail P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	HOSNE ARA SIDDIQUA
(iii) Father's name	:	MD LIAKOT HOSEN SIDDIQUI
(iv) GB member's info	:	Branch: Ghatail Centre # 01 (Male), Member ID: 5373, Group No: 07 Member since: 30 Years First loan: 5,000 taka.
Further Information:		Existing loan: 3,00,000 Taka Outstanding loan: 1,02,000 Taka
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Computer selling business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-286740
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Md Liakot Hosen Siddiqui is a member of Grameen Bank since 30 years. At first he took 5,000 taka loan from Grameen Bank. Md Liakot Hosen Siddiqui gradually took loan from GB. Utilize loan in cow rearing. Utilize last withdrawn loan in his computer shop business. Finally, he is a successful member of Grameen Bank who is improve his livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	GHATAIL TIRE RUBBERING FACTORY
Location	:	Main Road, Ghatail, Tangail
Total Investment in BDT	:	7,10,000 taka
Financing	:	Self BDT 4,10,000 (from existing business) 58% Required Investment BDT 3,00,000 (as equity) 42%
Present salary/drawings from business (estimates)	:	15,000 Taka
Proposed Salary	:	16,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Tire rubbering and repairing here.▪Average 40% gain on repairing goods.▪The business is operating by entrepreneur. Existing five employee.▪After getting equity fund another two employee will be appointed.▪The shop is rented.▪Collects goods from Jamalpur, Sherpur, Gopalpur, Kalihati, Modhupur, Bhuiyapur, Sokhipur.▪Agreed grace period is 4 months.

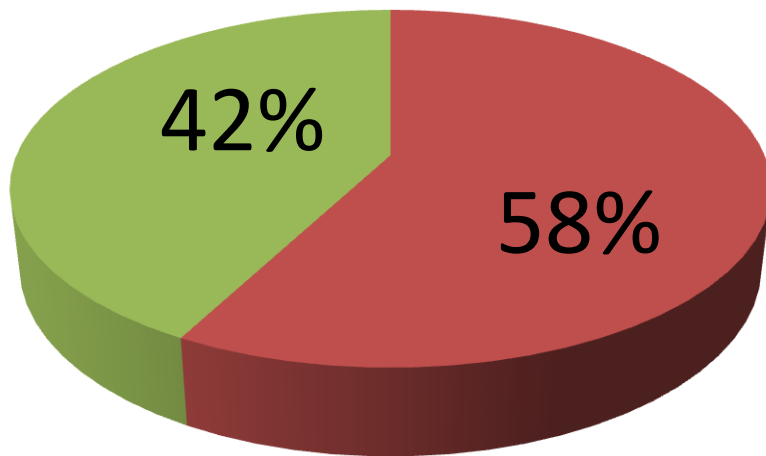
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tire, 1000/20, 200/20, 825/20, 825/16, 750/16, 750/15, 700/16, 700/15, 650/16, 650/15, 650/14, 550/13, 550/12, 450/10, 450/8 etc Average 2000x 120 pcs tire	11,200	336,000	4,032,000
Total Sales (A)	11,200	336,000	4,032,000
Less. Variable Expense			
Tire, 1000/20, 200/20, 825/20, 825/16, 750/16, 750/15, 700/16, 700/15, 650/16, 650/15, 650/14, 550/13, 550/12, 450/10, 450/8 etc Average 2000x 120 pcs tire	8,000	240,000	2,880,000
Total variable Expense (B)	8,000	240,000	2,880,000
Contribution Margin (CM) [C=(A-B)]	3,200	96,000	1,152,000
Less. Fixed Expense			
Rent		10,000	120,000
Electricity Bill		2,000	24,000
Transportation		4,000	48,000
Guard		100	1,200
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (staff)		40,000	480,000
Salary (self)		15,000	180,000
Mosque bill		20	240
Total fixed Cost (D)		72,120	865,440
Net Profit (E) [C-D]		23,880	286,560

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Air Push Machine (2)	50,000	-	50,000
Vonder Machine	1,50,000	-	1,50,000
C.N.G	10,000	-	10,000
Glue, Tire, Rubber (50 x 2,000)	1,00,000	3,00,000	4,00,000
Security	1,00,000	-	1,00,000
Total	4,10,000	3,00,000	7,10,000

Source of Finance



- Entrepreneur's Contribution 410,000
- Investor's Investment 300,000
- Total 710,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Tire, 1000/20, 200/20, 825/20, 825/16, 750/16, 750/15, 700/16, 700/15, 650/16, 650/15, 650/14, 550/13, 550/12, 450/10, 450/8 etc Average 2000x 120 pcs tire	14,980	449,400	5,392,800	5,662,440	5,945,562
Total Sales (A)	14,980	449,400	5,392,800	5,662,440	5,945,562
Less. Variable Expense					
Tire, 1000/20, 200/20, 825/20, 825/16, 750/16, 750/15, 700/16, 700/15, 650/16, 650/15, 650/14, 550/13, 550/12, 450/10, 450/8 etc Average 2000x 120 pcs tire	10,700	321,000	3,852,000	4,044,600	4,246,830
Total variable Expense (B)	10,700	321,000	3,852,000	4,044,600	4,246,830
Contribution Margin (CM) [C=(A-B)]	4,280	128,400	1,540,800	1,617,840	1,698,732
Less. Fixed Expense					
Rent		10,000	120,000	120,000	120,000
Electricity Bill		2,500	30,000	31,500	33,075
Transportation		5,000	60,000	63,000	66,150
Guard		100	1,200	1,500	1,500
Mobile bill & SMS Monitoring		700	8,400	9,000	9,000
Entertainment		600	7,200	7,500	8,000
Salary (staff)		50,000	600,000	600,000	600,000
Salary (self)		16,000	192,000	192,000	192,000
Mosque bill		20	240	240	340
Non Cash Item					
Depreciation		1,750	21,000	21,000	21,000
Total Fixed Cost		86,670	1,040,040	1,045,740	1,051,065
Net Profit (E) [C-D]		41,730	500,760	572,100	647,667
Investment Payback			120,000	120,000	120,000

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	300,000		
1.2	Net Profit	500,760	572,100	647,667
1.3	Depreciation (Non cash item)	21,000	21,000	21,000
1.4	Opening Balance of Cash Surplus		401,760	874,860
	Total Cash Inflow	821,760	994,860	1,543,527
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	401,760	874,860	1,423,527

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:7
Experience & Skill : 2 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
Local competitors;

Pictures

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FAMILY PICTURE

