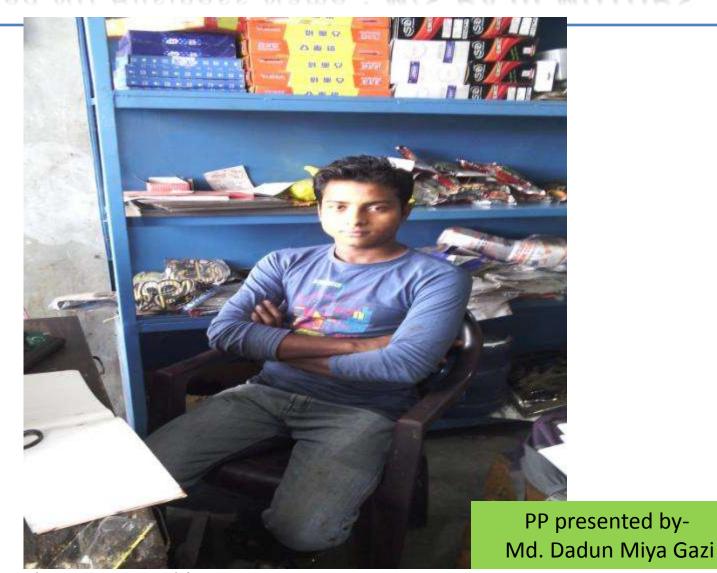
Proposed NU Business Name: M/S RAJU MOTORS



NU Identified and PP prepared by-Abul Hasnat (Chandpur Sadar Unit) Verified by Md. Nazrul Islam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

TREATMENT TO THE PARTY OF THE P		AND
Name		Md. Dadun Miya Gazi
Age	• •	01-01-1985 (30 years)
Marital status	• •	Married
Children	:	1 child
No. of siblings:	:	4 brothers, 2 sisters
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
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF (ix) Others	:	N/A N/A N/A N/A
Education	:	Class 5

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Motors parts Seller and Maker
Trade License		187
Business Experiences and Training Info	:	More than 10 years. He learned this kind of work from Chandpur and Dhaka.
Other Own/Family Sources of Income	:	Brother (abroad)
Other Own/Family Sources of Liabilities		N/A
NU Contact Info		01963311538
NU Project Source/Reference	:	GT Chandpur Sadar Unit.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother started to take loan from 2006.NU's father used this loan for agricultural works.NU also used the loan to expand business. Now they do not have any existing loan from 2013.

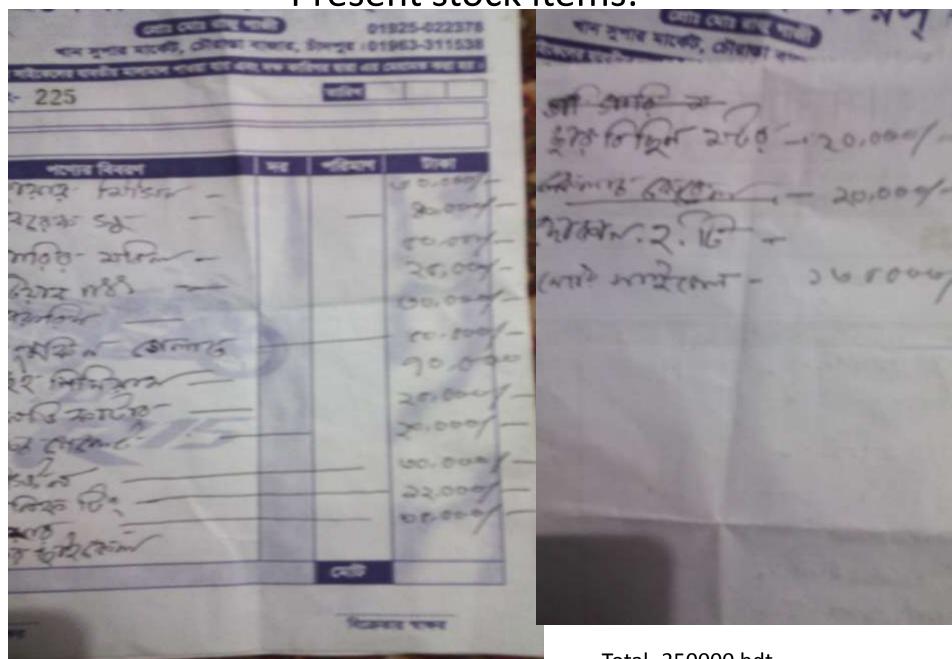
PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Raju Motors
Address/ Location	:	Bagadi Chowrasta, Chandpur
Total Investment in BDT	:	500,000
Financing	:	Self BDT 3,00,000 (from existing business) 60 % Required Investment BDT 2,00,000 (as equity) 40 %
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	20% 20% 5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

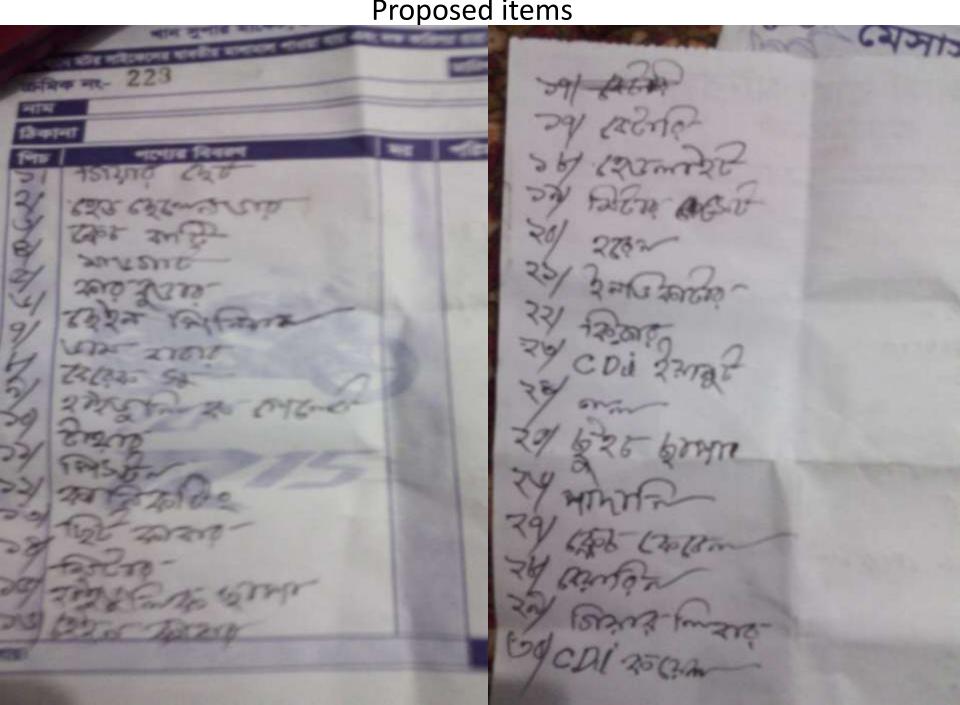
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Present stock items				
(i) Shop Advanced	= 70000			
(ii) Air machine	=30000			
(iii) Working Tools	=20000			
(iv) Furniture	=20000	300000		
(v) Breakshou, Ring, piston, con	necting , bearing,			
Indicator, chain , Tire, Tube ,	class plate, looking			
Glass, Mobile and access	sories =160000			
(list enclosed in next slides				
Proposed items:				
1)Gear set	=40000			
2)Breakshou	=20000			
3)Tire =20000			200000	
4)Head cylinder =30000		200000		
5)Battery =10000				
6)Horn,madghat,lock,paa-dani,cl				
cable, bearing, gear linker accesso				
Total Capita				500000

Present stock items:



Total -350000 bdt

Proposed items



INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)						
Particulars	Daily	Monthly	Yearly				
Sales Income (various motor cycle parts)	3000	90000	1080000				
Less: Cost of sales	2400	72000	864000				
Gross Profit(A)	600	18000	216000				
Income from servicing (B)	800	24000	288000				
Total Income(C) [C=(A+B)]	1400	42000	504000				
Less: Operating Costs							
Electricity bill		1200	14400				
Shop Rent		1500	18000				
Night Guard bill		150	180				
Entertainment		250	3000				
Mobile bill		300	3600				
Present salary/Drawings- self		8000	96000				
Present salary-Employee		19000	228000				
(4)(9000+4000+3000+3000) Others cost(oil of motor cycle , transport, fees		19000	220000				
etc)		1000	12000				
Non Cash Item:							
Depreciation Expenses		875	10500				
Total Operating Cost (D)		32275	387300				
Net Profit (C-D):		9725	116700				

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1 (BL	OT)		Year 2 (BD	T)	Year 3 (BDT)		
T dittodialo	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales	4000	120000	2340000	4200	126000	3780000	4500	135000	1620000
Less: cost of sales	3200	96000	1152000	3360	100800	1209600	3600	108000	1296000
Gross Profit (A)	800	24000	288000	840	25200	302400	900	27000	324000
Income from servicing (B)	1000	30000	360000	1100	33000	396000	1200	36000	432000
Total Income(C) [C=(A+B)]	1800	54000	648000	1940	58200	698400	2100	63000	756000
Less: Operating Costs									
Electricity bill		1400	16800		1400	16800		1400	16800
Shop Rent		1500	18000		1500	18000		1500	18000
Night Guard bill		150	1800		150	1800		150	1800
Entertainment		250	3000		250	3000		250	3000
Mobile Bill (SMS & Reporting inclusive)		500	3600		300	3600		300	3600
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Proposed Salary- Staff (5)(9000+4000+3000+3000+5000)		24000	288000		24000	288000		24000	288000
Others		100	1200		1200	1200		100	1200
Non Cash Item:									
Depreciation Expenses		875	10500		875	10500		875	10500
Total Operating Cost (D)		36775	441300		36775	451200		36775	451200
(Net Profit C-D) :		17225	206700		21425	257100		26225	314700
Payback to GT			80000			80000			80000
Retained Income:			126700			177100			234700

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	206700	257100	314700
1.3	Depreciation (Non cash item)	10500	10500	10500
1.4	Opening Balance of Cash Surplus		137200	324800
	Total Cash Inflow	417200	404800	650000
2.0	Cash Outflow			
2.1	Purchase of Product	200000	-	-
2.2	Payment of GB Loan	-	-	_
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	137200	324800	570000

SWOT ANALYSIS

Strength:

Experienced.

Located at busy market place.

Business on current trend (motor cycle).

WEAKNESS

Lack of fund

OPPORTUNITIES

Would be big entrepreneur in future. Would create job opportunities.

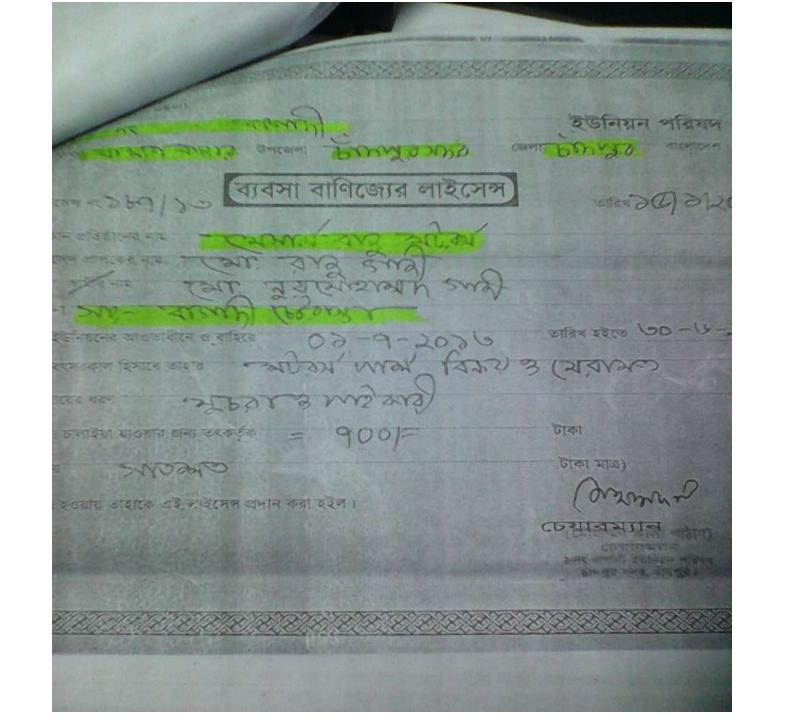
THREATS

Fire.

Theft.

Load shedding.

Political chaos.























Presented at GT's 8th Internal Design Lab On May 11, 2015 at GT

