Proposed NU Business Name: MAA AUTO PARTS



Project identification and prepared by: Nurul Islam, Dokshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD. ASLAM KABIR	
Age	:	30-09-1992 (22 Years)	
Education, till to date	:	HSC	
Marital status	:	Unmarried	
Children	:	N/A	
No. of siblings:	:	1 Brother and 3 Sisters	
Address	:	Vill: Borobari P.O: Kachkura, P.S: Uttarkhan Dist: Dhaka	
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 MOST. NASIMA AKTER MD. ALAMGIR KABIR Branch: Dokshinkhan , Centre # 52(Female), Member ID: 4104/2 Group No: 06 Member since: 12-05-1997 (18 Years) First loan:5,000 taka. Outstanding loan: Nil	
(v) Who pays GB loan installment	:	Mother	
(vi) Mobile lady (vii) Grameen Education Loan		No 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	:	Five years experience in running business.
Training Info	:	He has 1 year hand training from a workshop.
Other Own/Family Sources of Income	:	Father's income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01672-247116
Mother Contact No.	:	01624-659641
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

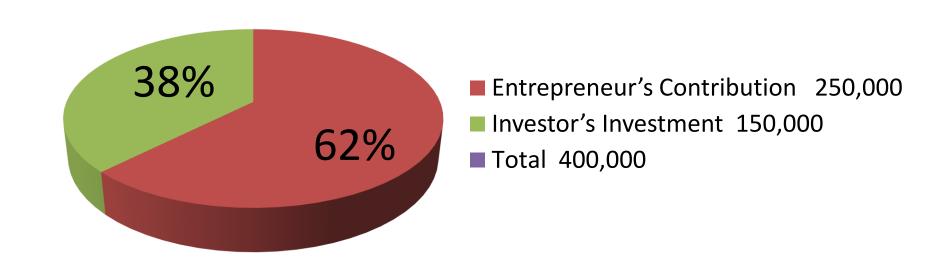
Most. Nasima Akter is a member of Grameen Bank since 18 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband's Business.

Proposed Nobin Udyokta Business Info			
Business Name	:	MAA AUTO PARTS	
Location	:	Kachkura, Uttarkhan Dhaka	
Total Investment in BDT	:	BDT 4,00,000	
Financing	:	Self BDT 2,50,000 (from existing business) 62%	
		Required Investment BDT 1,50,000 (as equity) 38%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Mobil, Headlight, Battery, Bearing, Looking glass, Head light bulb, Ring piston, Break etc. Motor cycle repairing here. Average 20% gain on sales. The business is operating by entrepreneur. Existing one employee. After getting equity fund one employee will be appointed. Collects goods from Bongshal, Dhaka. Agreed grace period is 4 months. 	

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Mobil, Headlight, Battery, Bearing, Looking glass,						
Head light bulb, Ring piston, Break etc	1,500	45,000	540,000			
Repairing	500	15,000	180,000			
Air push	40	1,200	14,400			
Battery charge	100	3,000	36,000			
Total Sales (A)	2,140	64,200	770,400			
Less. Variable Expense						
Mobil, Headlight, Battery, Bearing, Looking glass,						
Head light bulb, Ring piston, Break etc	1,200	36,000	432,000			
Repairing	100	3,000	36,000			
Total variable Expense (B)	1,300	39,000	468,000			
Contribution Margin (CM) [C=(A-B)	840	25,200	302,400			
Less. Fixed Expense						
Rent		2,000	24,000			
Electricity Bill		3,000	36,000			
Generator		100	1,200			
Mobile Bill		200	2,400			
Transportation		1,500	18,000			
Salary (self)		5,000	60,000			
Salary (staff)		4,000	48,000			
Entertainment		200	2,400			
Total fixed Cost (D)		16,000	192,000			
Net Profit (E) [C-D)		9,200	110,400			

Investment Breakdown						
Particulars	Existing	Propose d	Proposed Total			
Mobil, Headlight, Battery, Bearing, Looking glass, Head light bulb, Ring piston, Break	80,000	75,000	1,55,000			
Various Parts	75,000	75,000	1,50,000			
Air push Machine	25,000	-	25,000			
Battery Charger	20,000	-	20,000			
Security	50,000	-	50,000			
Total	2,50,000	1,50,000	4,00,000			

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)	-	-			
Mobil, Headlight, Battery, Bearing, Looking					
glass, Head light bulb, Ring piston, Break etc	2,500	75,000	900,000	945,000	992,250
Repairing	800	24,000	288,000	302,400	317,520
Air push	100	3,000	36,000	37,800	39,690
Battery charge	150	4,500	54,000	56,700	59,535
Total Sales (A)	3,550	106,500	1,278,000	1,341,900	1,408,995
Less. Variable Expense					
Mobil, Headlight, Battery, Bearing, Looking					
glass, Head light bulb, Ring piston, Break etc	2,000	60,000	720,000	756,000	793,800
Repairing	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	2,200	66,000	792,000	831,600	873,180
Contribution Margin (CM) [C=(A-B)	1,350	40,500	486,000	510,300	535,815
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		3,000	36,000	38,000	40,000
Generator Bill		100	1,200	1,500	1,800
Mobile bill & SMS Monitoring		450	5,400	6,000	6,500
Transportation		2,500	30,000	32,000	34,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		8,000	96,000	96,000	96,000
Entertainment		400	4,800	4,800	4,800
Non Cash Item					
Depreciation		750	9,000	9,000	9,000
Total Fixed Cost		22,200	266,400	271,300	276,100

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219,600 60,000 239,000

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259,715

60,000

Net Profit (E) [C-D)
Investment Payback

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 2 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	219,600	239,000	259,715
1.3	Depreciation (Non cash item)	9,000	9,000	9,000
1.4	Opening Balance of Cash Surplus		168,600	356,600
	Total Cash Inflow	378,600	416,600	625,315
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	168,600	356,600	565,315

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 05 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

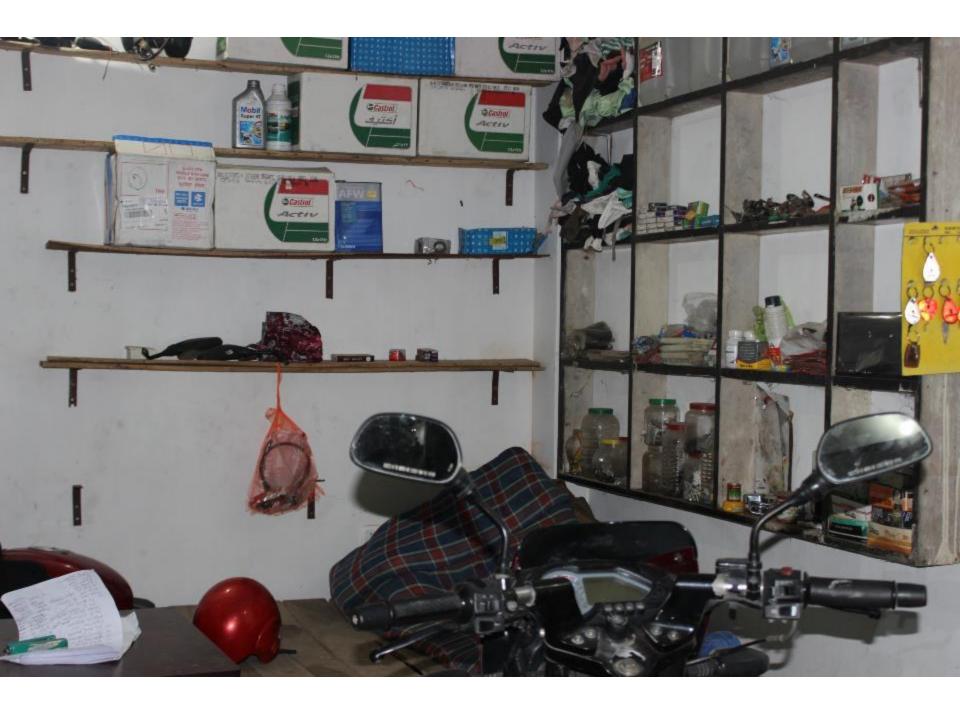
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