

Proposed NU Business Name: **FARIDUL BATTERY & AUTO HOUSE**



Project identification and prepared by: Md Habil Uddin
Nagorpur Unit, Tanagail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FARIDUL HAQUE
Age	:	01-01-1997 (29 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 02 Sisters
Address	:	Vill: Nagorpur, P.O: Nagorpur. P.S: Nagorpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FARIDA
(iii) Father's name	:	MD ABDUL KHALEK
(iv) GB member's info	:	Branch: Nagorpur, Centre # 06 (Female), Member ID: 9418, Group No:10 Member since: 11-08-2011 (05 Years) First loan: BDT 7,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: 9,540/-
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 05 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.	:	01756-650922
Family's Contact No.	:	01714-873855
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit ,Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FARIDA joined Grameen Bank since 05 years ago. At first she took BDT 7,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FARIDUL BATTERY & AUTO HOUSE
Location	:	Haspatal Gate, Nagorpur, Tangail
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 190,000/- (from existing business) 76% Required Investment BDT 60,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Auto mobile item etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Auto mobile item	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
Auto mobile item	45,000	540,000
Total variable Expense (B)	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Electricity Bill	1,000	12,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	1,500	18,000
Entertainment	500	6,000
Rent	500	6,000
Total fixed Cost (D)	9,000	108,000
Net Profit (E) [C-D]	6,000	72,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Large Battery	8	9000	72,000	3	9000	27,000	99,000
Motor	3	7000	21,000	2	9000	18,000	39,000
Control Box	3	3800	11,400	0	0	0	11,400
Cross sept	2	700	1,400	0	0	0	1,400
Control box 2	1	4000	4,000	1	4000	4,000	8,000
Pickup set	2	300	600	0	0	0	600
Pati	20	450	9,000	0	0	0	9,000
Ring tire	3	1200	3,600	1	10000	0	13600
Others	1	17000	17,000	1	1000	1,000	18,000
Security	1	50000	50,000	0	0	0	50,000
Total	44		190,000	7		60,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Auto mobile item	85,000	1,020,000	1,071,000	1,124,550
Total Sales (A)	85,000	1,020,000	1,071,000	1,124,550
Less. Variable Expense				
Auto mobile item	63,750	765,000	803,250	843,413
Total variable Expense (B)	63,750	765,000	803,250	843,413
Contribution Margin (CM) [C=(A-B)]	21,250	255,000	267,750	281,138
Less. Fixed Expense				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	2,000	24,000	26,000	28,000
Entertainment	500	6,000	7,000	8,000
Rent	500	6,000	6,000	6,000
Total Fixed Cost	9,600	115,200	120,000	124,500
Net Profit (E) [C-D]	11,650	139,800	147,750	156,638
Investment Payback		24,000	24,000	24,000

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

	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	139,800	147,750	156,638
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		115,800	239,550
	Total Cash Inflow	199,800	263,550	396,188
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	115,800	239,550	372,188

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













স্মারক-১২ (১)

সাইসেল

নাম - শ্যামল কুমার

ইউনিয়ন পরিষদ

উপজেলা - শ্যামলপুর

ডেতা - ১৫/০২/১৬

চেক নং ০৮

তারিখ ১৫/০২/১৬

সাইসেল নং ৪০

সাইসেল হাটের নাম : শ্যামলপুর বাজার গ্রাম শ্যামলপুর ইউনিয়ন শ্যামলপুর

সিদ্ধান্তকারীর নাম : শ্রী. শ্যামল কুমার

ঠিকানা - শ্যামলপুর শ্যামলপুর শ্যামলপুর শ্যামলপুর

সিস্টেম পরিচালনা ও টিকাস (মাসিক) - ১০০/৮

কমর : ১৫/০২/১৬

স্বাক্ষর করায় এই ইউনিয়ন এলাকায় শ্যামলপুর গ্রামে

০৮ নং/০৮ নংয়ের জন্য ১-৯-২০১৬ তারিখ হইতে ১০/১২/২০১৬ পর্যন্ত

শ্যামলপুর শ্যামলপুর

স্বাক্ষরকারী সাইসেলের সচিব হইল।

শ্যামলপুর

ইউনিয়ন পরিষদ

স্মারক-১২ (১)

১৫/০২/১৬

ইস্যুর তারিখ - ১৫/০২/১৬



গ্রামীণ ব্যাংক

স্বাক্ষরকারীর নাম

সহজ স্বপ্নের পাশ বই

নাম শ্যামল কুমার

কর্তা শ্যামল

ক্রম নং ১০৮

কেন্দ্র নং ৫/২

কেন্দ্রের নাম শ্যামলপুর

সই ইস্যুর তারিখ ১৫/০২/১৬

স্বাক্ষরকারীর নাম

FAMILY PICTURE