

# *A Nobin Udyokta Project*

## *Jonoprio Honda Servicing Center*



Presented by  
**Md. Firog**

Nu Identified and PP Prepared by :  
Md. Ballal Hossain (Ramgonj Unit)

Verified By: **Md. Nazrul Islam**

**GRAMEEN TRUST**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	Md. Firog
Age	:	34 years (01 May 1981)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	07 Brothers, 01 Sister.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Ohida Khatun
(iii) Father's name	:	Md. Ali Hossain
(iv) GB member's info	:	Branch: Khilpara-Chatkhil, Centre - 16/ma, Group no: 07, Loanee no.: 3091/1 Member since -11/06/2002, First loan: Tk. 5000/- Existing loan: Nil, Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
Education	:	Class Nine

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

Present Occupation	:	Motor Cycle Servicing & Selling Parts
Trade License	:	583
Business Experiences	:	10 Years Previously worked in local workshop
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
Nu Contact Info	:	01826102306
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur .

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank since 2002 (08 years). At first She took 5,000/- from GB. She used the loan in different income generating works. Now she has no GB Loan . She also bought some land using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Jonoprio Honda Servicing Center</i></b>
Address/ Location	:	11 No. Polergora, Main Road ,Chatkhil.
Total Investment in BDT	:	2,00,000/-
Financing	:	Self BDT 1,00,000/-(from existing business) 50% Required Investment BDT 1,00,000/- (as equity) 50%
Present salary	:	7,000/-
Proposed Salary		<b>7000/-</b>
Proposed Business		
(i) % of present gross profit margin	:	<b>20%</b>
(ii) Estimated % of proposed gross profit margin		<b>20%</b>
(iii) Agreed grace period		<b>5 months</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
1.Air Engine	25000		
2. Plug, Indicator, Class, Accelerator	20000		
Cable, Meter cable , and other accessories	100000/-		
3. Advance	50000		
4.Furniture	5000		
1.Auto spray gun( China)	70000		
2. Indicator (120*10)	1200		
3. Gasket(120*10)	1200		
4. Timing chain (350*10)	3500		
5. Timing Adjusting (240*5)	1200		
6. Break-show(180*10)	1800		
7. Horn (350*10)	3500		
8. Battery(1300*5)	6500		
9.Sit Cover(250*20)	5000		
10.Connecting	2500		
11.Others	3600		
		100000/-	
<b>Total Capital</b>	<b>100000/-</b>	<b>100000/-</b>	<b>200000/-</b>

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1000	30000	360000
Cost Of Sales	800	24000	288000
Income	200	6000	72000
<b>Income for servicing</b>	350	10500	126000
<b>Gross Profit (A)</b>	550	16500	198000
<b><i>Less: Operating Costs</i></b>			
Electricity bill		<b>300</b>	3600
Generator bill		<b>150</b>	1800
Shop Rent		<b>2000</b>	24000
Mobile bill		<b>300</b>	3600
Present salary/Drawings- self		<b>7000</b>	84000
Present salary-Employee (3- Food for work)		<b>2000</b>	24000
Others cost		<b>500</b>	6000
<b>Non Cash Item:</b>			
Depreciation Expenses		<b>355</b>	4260
<b><i>Total Operating Cost (B)</i></b>		<b>12605</b>	<b>151260</b>
<b>Net Profit C(A-B):</b>		<b>38985</b>	<b>46740</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)	Yearly	
	Daily	Monthly	Yearly	Daily	Monthly	Yearly			Daily
Estimated Sales	1000	30000	360000	1200	36000	432000	1500	45000	540000
<i>Less: cost of sales</i>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>950</b>	<b>28500</b>	342000	1200	36000	432000
Gross Profit (A)	200	6000	72000	250	7500	90000	300	9000	108000
Motor cycle servicing (B)	500	15000	180000	600	18000	216000	700	21000	252000
<b>Total(C) [C=(A+B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>850</b>	<b>25500</b>	306000	1000	30000	360000
<b>Less: Operating Costs</b>									
Electricity bill		<b>300</b>	3600		<b>300</b>	3600		300	3600
Generator bill		<b>150</b>	1800		<b>150</b>	1800		200	2400
Shop Rent		<b>2000</b>	24000		<b>2000</b>	24000		2000	24000
Mobile bill		<b>300</b>	3600		<b>400</b>	4800		500	6000
Present salary/Draw. self		<b>7000</b>	84000		<b>8000</b>	96000		9000	108000
Present salary-Employee (3-Food for work)		<b>2000</b>	24000		<b>3000</b>	36000		4000	48000
Others (fees, entertainment)		<b>500</b>	6000		<b>600</b>	7200		700	8400
<b>Non Cash Item:</b>									
Depreciation Expenses		<b>355</b>	4260		<b>355</b>	4260		<b>355</b>	4260
<b>Total Operating Cost (D)</b>		<b>12605</b>	<b>151260</b>		14805	177660		17055	204660
<b>(Net Profit C-D) :</b>		8395	100740		10695	128340		12945	155340
<b>Pay back</b>			40000			<b>40000</b>			<b>40000</b>
<b>Retained Income:</b>			<b>60740</b>			<b>88340</b>			<b>115340</b>



# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	60740	88340	115340
1.3	Depreciation (Non cash item)	4260	4260	4260
1.4	Opening Balance of Cash Surplus		25000	77600
	<b>Total Cash Inflow</b>	<b>165000</b>	<b>117600</b>	<b>197200</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	<b>140000</b>	<b>40000</b>	<b>40000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>25000</b>	<b>77600</b>	<b>157200</b>

# ***SWOT Analysis***

## **S**TRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand of community.

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand of Motor parts items.
- ✓ Central point of Chatkhil

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.







*Presented at*  
**GT's 8<sup>th</sup> Internal Design Lab**  
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**For more information**  
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