

# Hasan Motor Cycle Garaz

বিসমিন্দাহির রহমানির রাহিম



প্রোঃ হাসান

মোবাঃ 01854-647684

## হাসান মটর সাইকেল গ্যারেজ

এখানে সকল প্রকার মটর সাইকেল সার্ভিসিং করা হয় এবং সকল প্রকার মটর সাইকেল পার্টস ও মবিল পাওয়া যায়।

মেইন রোড, বালুয়া চৌমুহানী বাজার, রামগঞ্জ, লক্ষ্মীপুর।

বিঃদ্রঃ এখানে পেট্রল জেনারেটরের সার্ভিসিং করা হয়।

Presented by

Md.Hasan

Nu Identified and PP Prepared by :

**Tanbidul Islam**

Verified By: Md. Nazrul Islam

**GRAMEEN TRUST**



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

Name	:	Md. Hasan
Age	:	28 years
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 brothers, 2 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. Momtaz Begum
(iii) Father's name	:	Mr. Haras Mia
(iv) GB member's info	:	Branch: Sonapur    Centre # 35/ma,    Group: 01, Loanee no.: 2982,                      Member since 27/02/1995, First loan: Tk. 2000                      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
	:	

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

Present Occupation	:	Motor Cycle Servicing & Parts Retailer
Business Experiences	:	15 Years • Worked in a Garaz for 4 to 5 years
Other Own/Family Sources of Income	:	Agriculture (Father)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office

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

**NU's Mother has been a member of Grameen Bank since 1995 (17 years). At first She took a loan of 2000/- taka from GB. NU invested GB Loan in his business. They also bought some agro-land. NU's mother gradually improved their life standard by using GB loan.**

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

Business Name	:	Hasan Motor Cycle Garaz
Address/ Location	:	Main Road Baluya- Chowmohoni Bazar
Total Investment in BDT	:	2,50,000/- taka
Financing	:	Self BDT 1,00,000/-(from existing business) 40 % Required Investment BDT 1,50,000/- (as equity) 60 %
Present salary	:	7,000/- taka
Proposed Salary	:	7000/- taka
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)
<b>Present Items:</b>			
1. Engine Oil (380* 10lt) = 3800	1,00,000/-		
2. Color (180* 10 canteen) = 1800			
3. Plug, Indicator, Class, Accelerator			
Cable, Meter cable , and other accessories = 14400			
4. Motor Cycle (3) = 30000			
5. Advance = 50000			
<b>Proposed Items:</b>			
1. Piston (1300*20) = 26000		1,50,000/-	
Piston cylinder (3500*10) = 35000			
2. Belt / blub (250*20) = 5000			
3. Indicator (120*30) = 3600			
4. Gasket(120*35) =4200			
5. Timing chain (350*10) = 3500			
6. Timing Adjusting (240*5) = 1200			
7. Break-show(180*20) = 3600			
8. Horn (350*20) = 7000			
9. Battery(1300*10) =13000			
10. Mud-Gurd (600*20) =12000			
11. Sit Cover(250*20) =5000			
12. Tire Front(2000*6)Back(3000*5) =27000			
13. Connecting = 2500			
14. Handle (700*2) = 1400			
<b>Total Capital</b>	<b>100000/</b>	<b>150000/</b>	<b>250000/</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income (Motor cycle servicing)	500	15000	180000
<b>Gross Profit (C) [C=(A-B)]</b>	500	15000	180000
<b>Less: Operating Costs</b>			
Electricity bill		250	3000
Generator bill		150	1800
Shop Rent		2000	24000
Night Guard bill		150	1800
Mobile bill		300	3600
Present salary/Drawings- self		7000	84000
Present salary-Employee (1)		2000	24000
Others cost		500	6000
<b>Non Cash Item:</b>			
Depreciation Expenses		<b>625</b>	7500
<b>Total Operating Cost (D)</b>		<b>12975</b>	<b>155700</b>
<b>Net Profit (C-D):</b>		<b>2025</b>	<b>24300</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1000	30000	360000	1500	45000	540000	1500	45000	540000
<i>Less: cost of sales (B)</i>	800	24000	288000	1200	36000	432000	1200	36000	432000
<b>Gross Profit (C) [C=(A-B)]</b>	200	6000	72000	300	9000	108000	300	9000	108000
Motor cycle servicing	500	15000	180000	700	21000	252000	700	21000	252000
Total	700	21000	252000	1000	30000	360000	1000	30000	360000
<b><i>Less: Operating Costs</i></b>									
Electricity bill		250	3000		300	3600		300	3600
Generator bill		150	1800		200	2400		200	2400
Shop Rent		2000	24000		2000	24000		2000	24000
Night Guard bill		150	1800		150	1800		150	1800
Mobile bill		500	6000		500	6000		500	6000
Present salary/Drawings-self		7000	84000		8000	96000		8000	96000
Present salary-Employee (1)		2000	24000		3000	36000		3000	36000
Others cost(fees, entertainment)		500	6000		500	6000		500	6000
<b>Non Cash Item:</b>									
Depreciation Expenses		625	7500		625	7500		625	7500
<b><i>Total Operating Cost (D)</i></b>		13175	158100		15275	183300		15275	183300
<b>(Net Profit C-D) :</b>		<b>7825</b>	<b>93900</b>		<b>14725</b>	<b>176700</b>		<b>14725</b>	<b>176700</b>
<b>Pay back</b>			60000			60000			60000
<b>Retained Income:</b>			33900			116700			116700



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

<i>SI #</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	150000		
1.2	Net Profit	93900	176700	176700
1.3	Depreciation (Non cash item)	7500	7500	7500
1.4	Opening Balance of Cash Surplus		41400	165600
	<b>Total Cash Inflow</b>	<b>251400</b>	<b>225600</b>	<b>349800</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	<b>210000</b>	<b>60000</b>	<b>60000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>41400</b>	<b>165600</b>	<b>289800</b>

# ***SWOT Analysis***

## **S**TRENGTH

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

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand of Motor parts items.
- ✓ Central point of Baluya-chowmohoni Bazer.

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.







*Presented at*  
**2<sup>nd</sup> GT Executive SB Design Lab**  
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For more information  
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