

Proposed NU Business Name : **M/S. Hasan Auto**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Hasan Ali Vill: Chailarong, Union: : 7 no. Chailarong, Post: Chailarong, Upazila: Sadar, District: Thakurgaon
Age	:	20 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 Brother, 02 Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Morjina Begum
(iii) Father's name	:	Md. Khasibur Rahman
(iv) GB member's info	:	<i>Branch: Akhanagar, Centre # 21/Mo,</i> <i>Loan no.: 1702/1, Member since 2003,</i> First loan: Tk. 4,500 Existing loan: Tk. 11,000, Outstanding loan: Tk. 6,886
Further Information:		
(v) Who pays GB loan installment	:	His father pays GB loan installment
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	<p>9 years in this business (mechanics & selling parts) and started his own business 3 years ago with only Tk. 35,000</p> <p>He has worked for 6 years in similar shop and gathered skill and experience.</p>
Other Own/Family Sources of Income	:	They have 2 bigha agricultural land which fulfill yearly food requirement and have a cattle farm. At present there are six cows and seven goats in that farm.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01788 069457
NU's National ID No.	:	19949419431000129
NU Project Source/Reference	:	GTT & GKF

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Most. Morjina Begum took loan amounting to **Tk. 4,500** from Grameen Bank in the year of 2003 for purchasing a cow.
- Gradually she took GB loan several times and utilized it by assisting her husband in agriculture and also for purchasing cows.
- At present she has six cows and seven goats in her farm.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S. Hasan Auto</i>
Address/ Location	:	Akhanagor bazaar, Thakurgoan Sadar, Thakurgoan
Total Investment in BDT	:	Tk. 126,000
Financing	:	Self Tk. 56,000 (from existing business) Required Investment Tk. 70,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 2,000
Proposed Salary	:	Taka 4,500
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On an average 22%
(ii) Estimated % of proposed gross profit margin	:	On an average 22%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	To be careful about storm.

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income	1,300	36,400	436,800
Servicing income	200	5,598	67,180
Total Sales/Servicing income (A)	1,500	41,998	503,980
Less: Cost of Sales (B)	1,170	32,760	393,120
Gross Profit (C) [C=(A-B)]	330	9,238	110,860
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		280	3,360
Shop Rent		300	3,600
Night Guard bill		50	600
Entertainment		400	4,800
Conveyance		50	600
Present Salary (Self)		2,000	24,000
Other Cost		100	1,200
Non Cash Item:			
Depreciation Expenses		13	150
Total Operating Cost (D)		3,693	44,310
Net Profit (C-D):		5,546	66,550

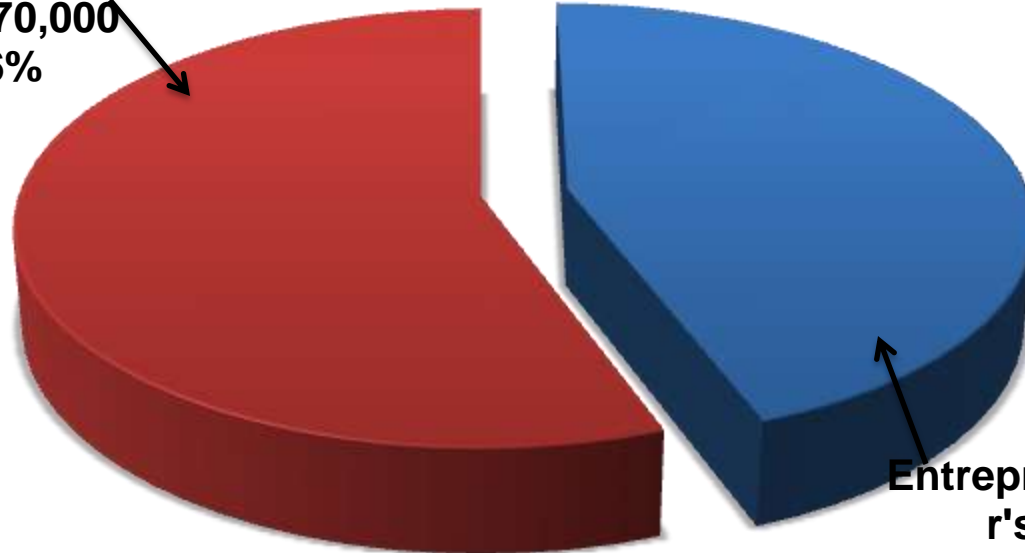
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Goods-Engine oil (Mobil, Total etc.)	45,000	30,000	75,000
Investment in Goods-Parts (Tire, tube, brake pads, battery, bearing, ring piston etc.)	-	40,000	40,000
Furniture	1,000	-	1,000
Advance for shop	10,000	-	10,000
Total Capital	56,000	70,000	126,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 56,000
- Investor's Investment BDT 70,000
- Total Capital BDT 126,000

**Investor's
Investment
BDT 70,000
56%**



**Entrepreneur's
Contribution
BDT 56,000
44%**

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 Product Sales	1,690	47,320	567,840	1,775	49,686	596,232	1,863	52,170	626,044
Estimated Servicing Income	260	7,278	87,334	273	7,642	91,700	287	8,024	96,286
Total Estimated Sales/Servicing (A)	1,950	54,598	655,174	2,047	57,328	687,932	2,150	60,194	722,329
Less: Estimated Cost of Sale (B)	1,521	42,588	511,056	1,597	44,717	536,609	1,677	46,953	563,439
Gross Profit (C) [C=(A-B)]	429	12,010	144,118	450	12,610	151,324	473	13,241	158,890
Less: Operating Cost:									
Electricity bill		500	6,000		500	6,000		500	6,000
Generator bill		280	3,360		280	3,360		280	3,360
Shop Rent		300	3,600		300	3,600		300	3,600
Night Guard bill		50	600		50	600		50	600
Mobile bill (SMS & Reporting)		200	2,400		200	2,400		200	2,400
Entertainment		400	4,800		450	5,400		450	5,400
Conveyance		200	2,400		200	2,400		200	2,400
Proposed Salary-Self		4,500	54,000		5,500	66,000		5,500	66,000
Ownership Transfer Fee		-	-		500	6,000		667	8,000
Other Cost		200	2,400		200	2,400		200	2,400
Non Cash Item:									
Depreciation Expenses		13	150		13	150		13	150
Total Operating Cost (D)		6,643	79,710		8,193	98,310		8,359	100,310
Net Profit (C-D):		5,367	64,408		4,418	53,014		4,882	58,580
Retained Income:			64,408			117,421			176,001

Note: 1. Agreed Grace Period: One year

2. Investment Payback Schedule: Monthly installment including ownership transfer fee from 2nd year.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow :			
1.1	Investment Infusion by Investor	70,000	-	-
1.2	Net Profit	64,408	59,014	66,580
1.3	Depreciation Expenses	150	150	150
1.4	Opening Balance of Cash Surplus	-	64,558	87,721
	Total Cash Inflow	134,558	123,721	154,451
2.0	Cash Outflow :			
2.1	Product Purchase	70,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	-	36,000	48,000
	Total Cash Outflow	70,000	36,000	48,000
3.0	Total Cash Surplus	64,558	87,721	106,451

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Personal
- Experience (9 yrs.)

WEAKNESS

- Credit sale (realizes fully)

OPPORTUNITIES

- Located in a bazaar (Akhanagar) place
- Only 3 shops in that location
- The capital of Entrepreneur will be Tk. 232,001 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors

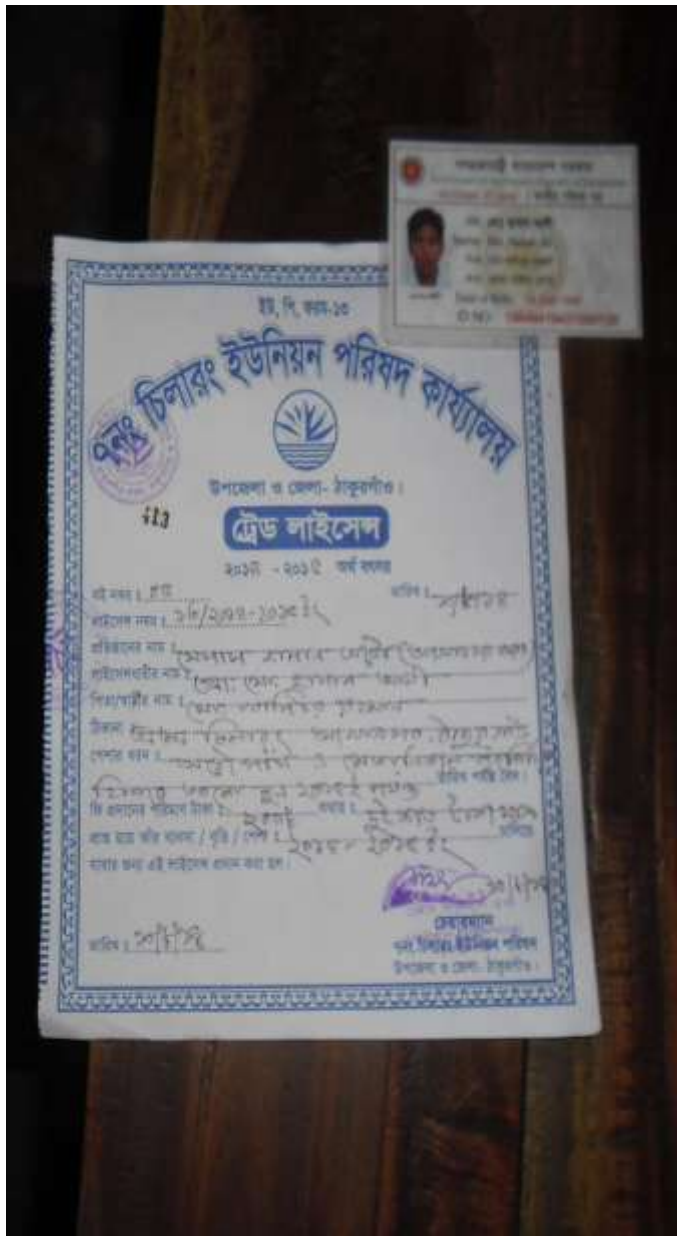
Presented at 35th Design Lab
27th October, 2014 at Yunus Center

Thank you

Pictures









Thank You