

Proposed NU Business Name : **M/S Suman Motors**



Nu Identified, Verified and PP Prepared  
By Abul Hasnat (Chandpur sadar Unit)

Presented by  
**Md. Suman**

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

Name	:	Md. Suman
Age	:	33 years
Marital status	:	Married
Children	:	2 boys
No. of siblings:	:	4 sisters,3 brothers
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. Shamshunnahar
(iii) Father's name	:	Mr. Mofiz Cayal
(iv) GB member's info	:	Branch: Torpurchondhi                      Centre # 27/m, Loanee no.6956, Member since 2006                      First loan: Tk.20,000 Existing loan: Tk.20000,                      Outstanding: Tk. 10000
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class eight

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

Present Occupation	:	Motor Parts and Servicing
Business Experiences and	:	<b>14 years+</b> <b>Previously worked in local workshops</b>
Trade license	:	00045
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact Number	:	01843526445
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

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

NU's mother has been a member of Grameen Bank since 2006. She took 20,000 Taka as first loan from GB. NU's father used the loan for agricultural activities and cow farming. NU's mother gradually improved their life standard by using GB loan.

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

Business Name	:	M/S Suman Motors
Address/ Location	:	Holding no-1323-00,Truck Road, Notun Bazar, Chandpur.
Total Investment in BDT	:	7,12,000 Taka
Financing	:	Self BDT 4,12,000 (from existing business) 58% Required Investment BDT 3,00,000 (as equity) 42 %
Present salary/drawings from business (estimates)	:	8000 Taka
Proposed Salary	:	8000 Taka
Proposed Business	:	
(i) % of present gross profit margin	:	36%
(ii) Estimated % of proposed gross profit margin	:	30%
(iii) Agreed grace period	:	3 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
<b>(i) Present stock items:</b> Advanced-150000 Pumping machine-35000 Machinery-14500 Motor Deep(To wash vehicles)-7000 Parts-194500 Mobil-11000	4,12,000		
<b>(ii) Proposed items:</b> Different parts, helmet, pulse, bulb, head light etc		3,00,000	
<b>Total Capital</b>			<b>712000</b>

## Present stock items:

Advanced-	150000
Pumping machine-	35000
machinery-	14500
motor deep (To wash vehicles)-	7000
parts of pulsar-	31000
parts of discovery-	63000
parts of Platina-	20500
parts of Hero-	15500
parts of TVS-	35500
Mobil-	11000
parts of CG	29000

## Proposed stock items:

Helmet 20 pcs-(20*1350)=	27000
Cable pulsar(meter)10 pcs (350*10)=	3500
Meter pulsar 10 pcs(3800*10)=	38000
C.N.G. meter 12pcs, (450*12)=	5400
class plate,c.g,hero,yamaha,30 set (30*250)=	7500
Head light, pulsar 10 pcs,(10*5000)=	50,000
pulsar mathghat 10 pcs,(10*1100)=	11,000
c.d.i. mathghat 10 pcs,(10*900)=	9000
coket jumper 10 pcs,(10*11000)=	11000
seat cover 40 pcs,(40*200)=	8,000
plug 100 pcs,(100*100)=	10,000
fikar pulsar 40 pcs,(40*350)=	14,000
gear lever 50 pcs,(50*200)=	10,000
head light bulb for all veheicles,50 pcs (50*100)=	5,000
unique koil for all vehicles,40 pcs (40*1800)=	72,000
wearing set for all vehicles 25 pcs, (25*800)=	20,000

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	3000	90000	1080000
<i>Less: Cost of sales (B)</i>	1900	57000	648000
<b>Gross Profit (C) [C=(A-B)]</b>	1100	33000	396000
<b><i>Less: Operating Costs</i></b>			
Electricity bill		2000	24000
Generator bill		300	3600
Shop Rent		3000	36000
Night Guard bill		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		8000	96000
Present salary-Employee (5)		11500	138000
Others cost and Entertainment		300	3600
<b>Non Cash Item:</b>			
Depreciation Expenses		1000	12000
<b><i>Total Operating Cost (D)</i></b>		<b>26600</b>	<b>319200</b>
<b>Net Profit (C-D):</b>		<b>6400</b>	<b>76800</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)	5500	165000	1980000	6000	180000	2160000	6600	198000	2376000
<i>Less: cost of sales (B)</i>	<b>3800</b>	<b>114000</b>	<b>1368000</b>	<b>4200</b>	<b>126000</b>	<b>1512000</b>	<b>4650</b>	<b>139500</b>	<b>1674000</b>
Gross Profit (C) [C=(A-B)]	1700	51000	612000	1800	54000	648000	1950	58500	702000
<b>Less: Operating Costs</b>									
Electricity bill		<b>2500</b>	<b>30000</b>		<b>2500</b>	<b>30000</b>		<b>2500</b>	<b>30000</b>
Shop Rent		<b>3000</b>	<b>36000</b>		<b>3000</b>	<b>36000</b>		<b>3000</b>	<b>36000</b>
Night Guard bill		200	2400		200	2400		200	2400
Mobile Bill (SMS & Reporting inclusive)		100	1200		100	1200		100	1200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Proposed Salary- Staff (7 )		15000	180000		15000	180000		15000	180000
Others and Entertainment		400	4800		400	4800		400	4800
<b>Non Cash Item:</b>									
Depreciation Expenses		2000	24000		2000	24000		2000	24000
<b>Total Operating Cost (D)</b>		<b>31200</b>	<b>374400</b>		<b>31200</b>	<b>374400</b>		<b>31200</b>	<b>374400</b>
<b>(Net Profit C-D) :</b>		<b>19800</b>	<b>237600</b>		<b>22800</b>	<b>273600</b>		<b>27300</b>	<b>327600</b>
Payback to GT			<b>120000</b>			<b>120000</b>			<b>120000</b>
<b>Retained Income:</b>		<b>117600</b>			<b>153600</b>			<b>207600</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	300000	-	-
1.2	Net Profit	<b>237600</b>	<b>273600</b>	<b>327600</b>
1.3	Depreciation (Non cash item)	24000	24000	24000
1.4	Opening Balance of Cash Surplus		141600	319200
	<b>Total Cash Inflow</b>	<b>561600</b>	<b>439200</b>	<b>670800</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	<b>Total Cash Outflow</b>	<b>420000</b>	<b>120000</b>	<b>120000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>141600</b>	<b>319200</b>	<b>550800</b>

# SWOT ANALYSIS

## **S**TRENGTH

Longstanding relationship with GB.  
Experienced.  
Good relationship with potential customer groups & community.  
Reliable to customers.

## **W**EAKNESS

Lack of capital.

## **O**PPORTUNITIES:

Increasing motor vehicles.

## **T**HREATS:

Technical failure.  
Lack of machinery but he can collect from nearby source.  
Theft

Pictures



25 Nov 14



















Presented at GT's 4<sup>th</sup> Internal Design Lab on  
March 9, 2015 at Grameen Trust

*Thank you*