

A Nobin Udyokta Project

# Bhai Bhai Motors



*NU Identified and PP Prepared by :*  
**Md. Ziaul Hoque, Dhamrai Unit**  
*Verified By:* Tapan Kumar Debnath



**GRAMEEN TRUST**

Presented by:  
**Md. Abul Kalam Azad**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Abul Kalam Azad
Age	:	27/06/1985 (30 Years)
Marital status	:	Married
Children	:	1 Boy, 1 Girl
No. of siblings:	:	2 Brothers, 2 Sisters
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jorina Begum
(iii) Father's name	:	Late Md. Muntaj Khan
(iv) GB member's info	:	Member since:01/03/1990 Branch: Dhamrai Centre no.40 , Group:06 Loanee No: 3761 First loan: 5,000/- Total Amount Received: Tk. 200,000/- Last Loan: 50,000 Tk. Outstanding:11,144
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class Ten

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business(Motor Parts)
Trade License Number	:	196
Business Experiences	:	03
Other Own/Family Sources of Income	:	Business
NU Contact Info	:	01957224522
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 1990. At first her mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in his son's business. NU's mother gradually improved the standard of their life by using GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	<b>Bhai Bhai Motors</b>
Address/ Location	:	Dhamrai, Dhaka
Total Investment in BDT	:	560,000/-
Financing	:	Self BDT : 360,000 (from existing business) - 64% Required Investment BDT : 200,000 (as equity) - 36%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		<b>BDT 8,000</b>
i. Proposed Business % of present gross profit margin	:	<b>10%</b>
ii. Estimated % of proposed gross profit margin	:	<b>10%</b>
iii. Agreed grace period	:	<b>5 months</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present stock items:</b>			
Furniture & Fan:	20,000		360,000
Present Goods Item (*)	340,000		
<b>Proposed Stock Items: (**)</b>		200,000	200,000
<b>Total Capital</b>	<b>360,000</b>	<b>200,000</b>	<b>560,000</b>

N.B: Details of Present stock (\*) & proposed (\*\*) items have enclosed in next slide.

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item	
Product name	Amount
Mobil	30,000
Grease	20,000
Break Oil	15,000
Bulb	5,000
Site mart Guard Rubber	12,000
Carboter Spring	15,000
Senolight	13,000
Break Pipe	10000
Plump, Wearing	10000
CNG Fan	25,000
Cover Nuk	3,000
Head Light(Complete)	12,000
Dais Plate, Flug	14,000
Filter Box (Complete)	15,000
Out Coil, Horog	10,000
Contact Switch, Starting	12,000
Fuge Box, Ring Chaka	8,000
Carboter Piston	20,000
Gas Meter	22,000
Bearing	15,000
Belt	12,000
Engine Cover	18,000
Flasher	14,000
	<b>340,000</b>

Proposed stock item	
Product Name	Amount
Grease	10,000
Break Oil	5,000
Bulb	5,000
Site mart Guard Rubber	10,000
Carboter Spring	5,000
Senolight	3,000
Break Pipe	10,000
Plump, Wearing	10,000
CNG Fan	15,000
Cover Nuk	5,000
Head Light(Complete)	8,000
Dais Plate, Flug	12,000
Filter Box (Complete)	10,000
Out Coil, Horog	6,000
Contact Switch, Starting	4000
Fuge Box, Ring Chaka	8,000
Carboter Piston	10,000
Gas Meter	20,000
Bearing	10,000
Hardware Goods	34,000
<b>Proposed Stock</b>	<b>2,00,000</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	6,000	180,000	2,160,000
<b>Less: Cost of Sale (B)</b>	5,400	162,000	1,944,000
<b>Profit (10%) (A-B)= [C]</b>	<b>600</b>	18,000	216,000
<i>Income from Service (D)</i>	200	6,000	72,000
<b>Gross Profit (C+D) = [E]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less: Operating Costs</b>			
Electricity bill		250	3,000
Mobile Bill		400	4,800
Entertainment		200	2,400
Rent		2,000	24,000
Present Salary (Self)		8,000	96,000
Employee's Salary (1)		4,000	48,000
Others		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses (20000*15%)		250	3,000
<b>Total Operating Cost (F)</b>		<b>15,200</b>	<b>182,400</b>
<b>Net Profit (E-F):</b>		<b>8,800</b>	<b>105,600</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
Sales (A)	8,000	240,000	2,880,000	8,500	255,000	3,060,000	9,000	270,000	3,240,000
<b>Less: Cost of Sale (B)</b>	7,200	216,000	2,592,000	7,650	229,500	2,754,000	8,100	243,000	2,916,000
<b>Profit 10% (A-B)=(C)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>850</b>	<b>25,500</b>	<b>306,000</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
Income from Service (D)	200	6,000	72,000	250	7,500	90,000	300	9,000	108,000
<b>Gross Profit (C+D)=(E)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>1,100</b>	<b>33,000</b>	<b>396,000</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less operating cost :</b>									
Electricity bill		300	3,600		350	4,200		400	4,800
Mobile Bill		450	5,400		500	6,000		500	6,000
Entertainment		200	2,400		200	2,400		250	3,000
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96,000
Employee's Salary (1)		4,000	48,000		4,500	54,000		5,000	60,000
Rent		2,000	24,000		2,000	24,000		2,000	24,000
Others (Night Guard Bill)		150	1,800		150	1,800		200	2,400
Depreciation Expenses		250	3,000		250	3,000		250	3,000
<b>Total Operating Cost (D)</b>		<b>15,350</b>	<b>184,200</b>		<b>15,950</b>	<b>191,400</b>		<b>17,100</b>	<b>205,200</b>
<b>Net Profit (C-D) = (E)</b>		<b>14,650</b>	<b>175,800</b>		<b>17,050</b>	<b>204,600</b>		<b>18,900</b>	<b>226,800</b>
GT payback			80,000			80,000			80,000
<b>Retained Income:</b>			<b>95,800</b>			<b>124,600</b>			<b>146,800</b>

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	0	0
1.2	Net Profit	175,800	204,600	226,800
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus	0	86,856	214,456
	<b>Total Cash Inflow</b>	<b>378,000</b>	<b>294,456</b>	<b>4,44,256</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
2.3	GB Loan*	11,144	0	0
	<b>Total Cash Outflow</b>	<b>291,144</b>	<b>80,000</b>	<b>80,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>86,856</b>	<b>214,456</b>	<b>364,256</b>



## **S**TRENGTH

- Environment-Friendly.
- Skilled & Experience
- Position of his shop beside main road.
- Pleasant personality

## **W**EAKNESS

- Lack of investment
- Less Stock

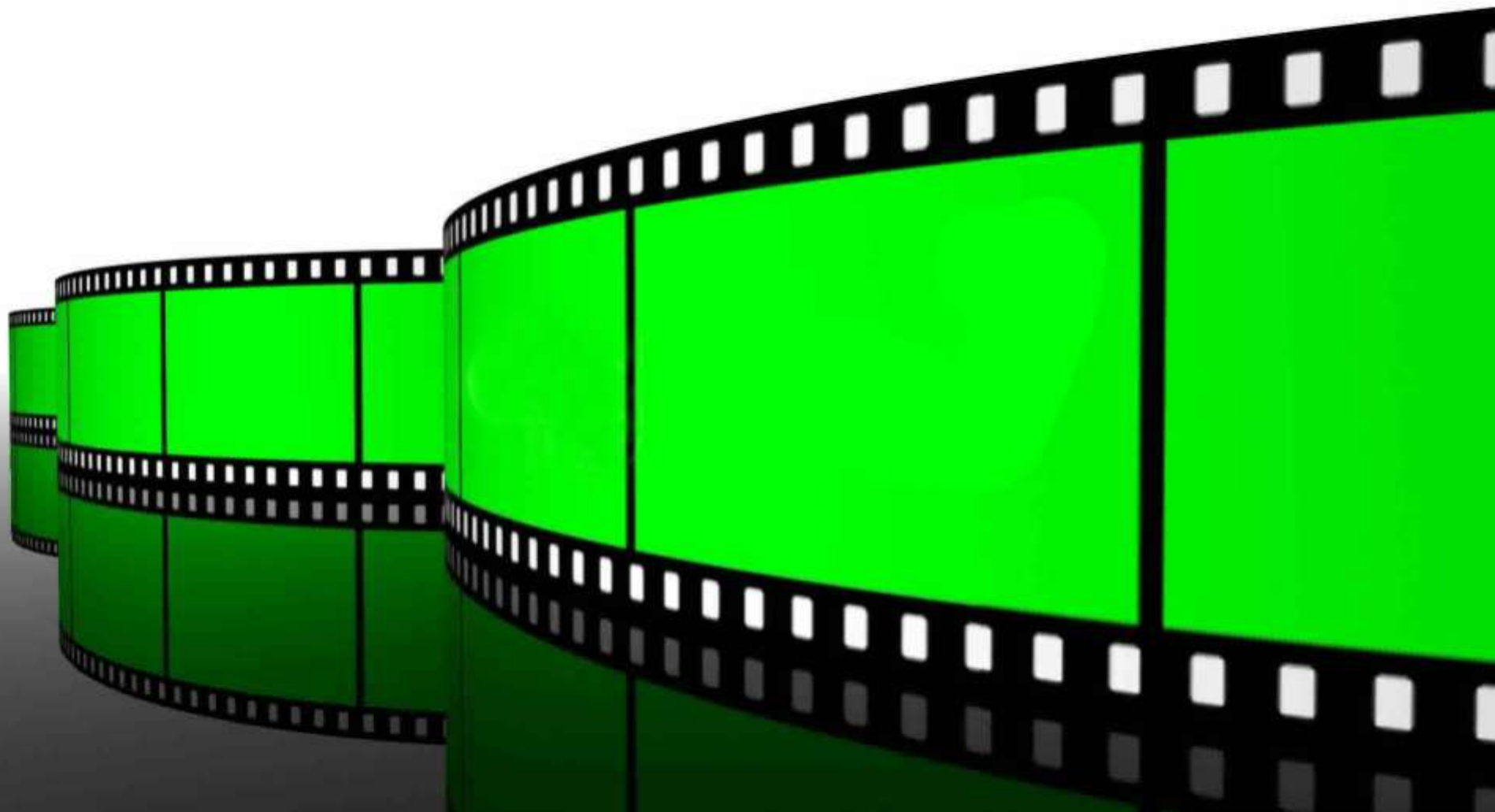
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Employment opportunity

## **T**HREATS

- Competitor may create.
- Fire.
- Theft.

# Photographs



# Photographs





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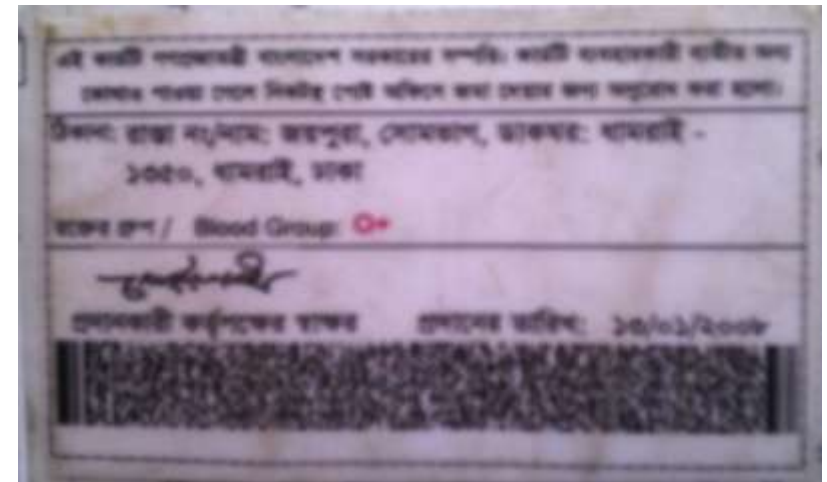


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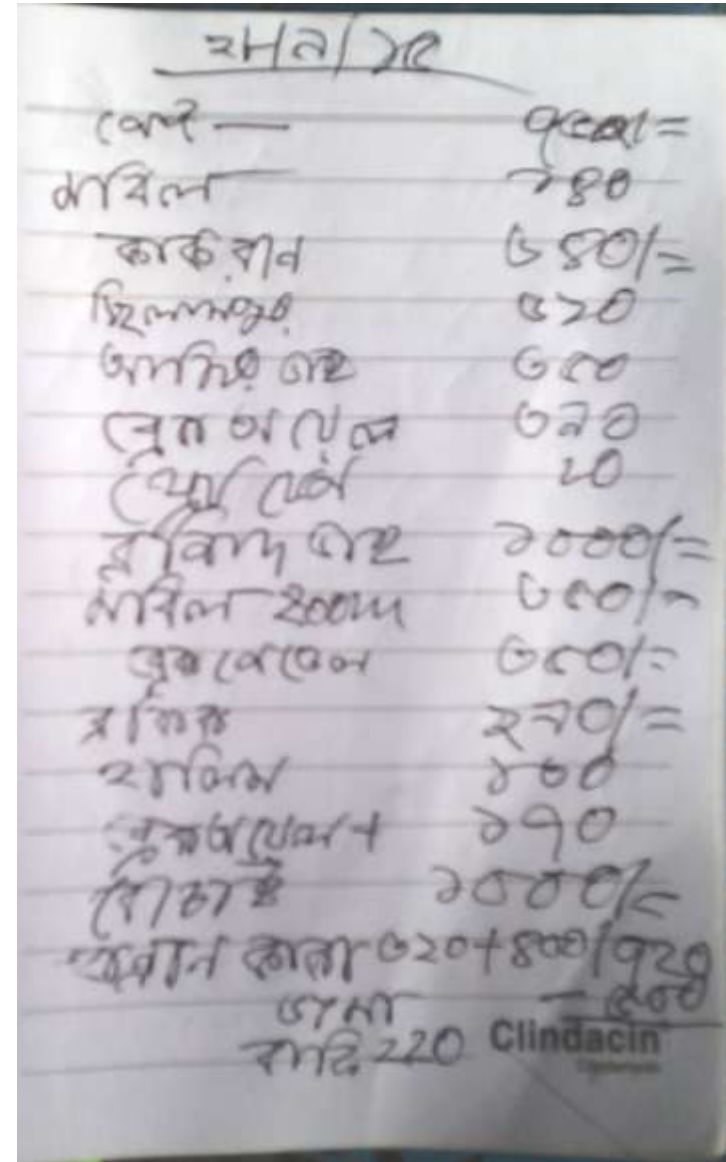
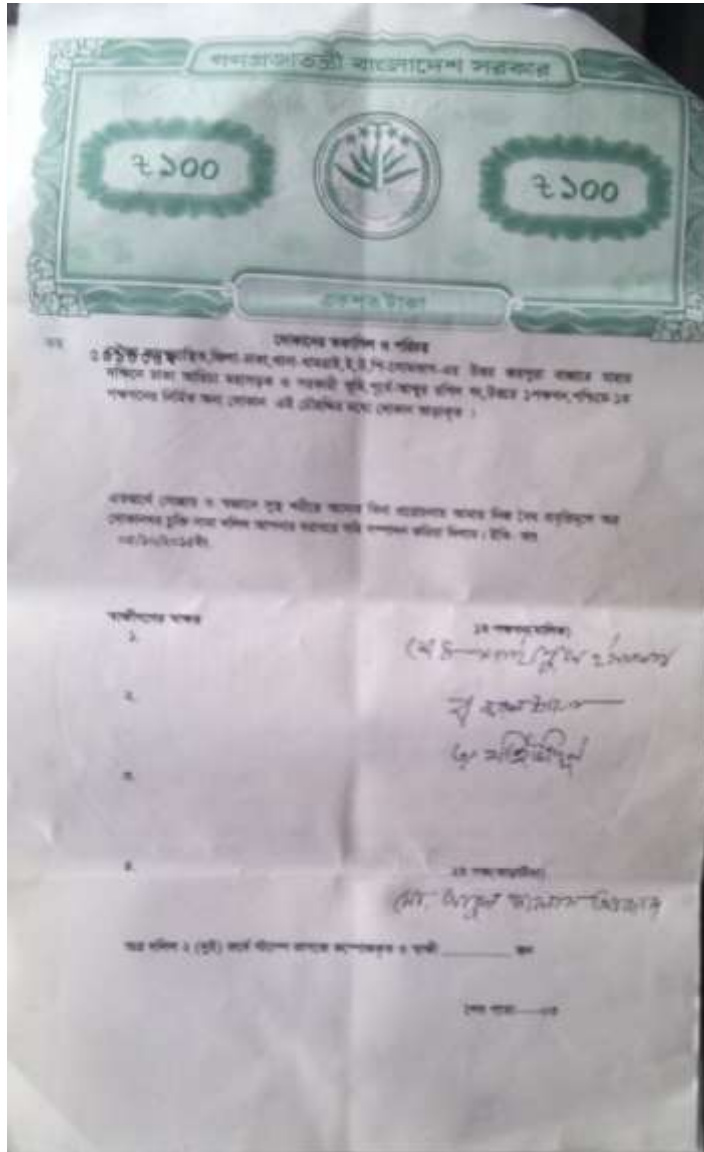




# Photographs



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*Presented at*  
**GT's 19<sup>th</sup> Internal Design Lab**  
**on 19 October, 2015**

