

BHAI BHAI MOTORS



33rd Design Lab (Executive)
19 October 2014

Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD ABDUR ROSHID
Age	:	10- 12-1985 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	6 Brothers
Address	:	Vill: Dharial P.O: Ghatail P.S: Ghatail Dist: Tangail
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. FIROZA BEGUM
(iii) Father's name	:	Mr. MD AHMAD ALI
(iv) GB member's info	:	Branch: Ghatail Centre # 57 (Female), Member ID: 3731, Group No: 02 Member since: 01- 04-1988 (26 Years), First loan: 1,500 taka.
Further Information:		Existing loan: 1,50,000 Taka Outstanding loan: 1,22,500
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Shopping bag manufacturing business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-005575
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	BHAI BHAI MOTORS
Location	:	Near Ghatail Bus Stand, Tangail
Total Investment in BDT	:	3,62,000 taka
Financing	:	Self BDT 1,62,000 (from existing business) 45% Required Investment BDT 2,00,000 (as equity) 55%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobil, Girij, Break Oil, Gris Glue, Auto Parts & Various Parts etc.▪Motor vehicle also servicing here.▪Average 15% gain on sales.▪The Business will be increase from the second year 5% gradually.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund another one employee will be appointed.▪The shop is rented.▪Collects goods from Tangail & Nobabpur.▪Agreed grace period is 4 months.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Feroza Begum is a member of Grameen Bank since 26 years. At first she took 1,500 taka loan from Grameen Bank. Feroza Begum gradually took loan from GB. Utilize loan in paper packet producing business. She also made a house, purchase land. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Existing Business

BDT (TK)

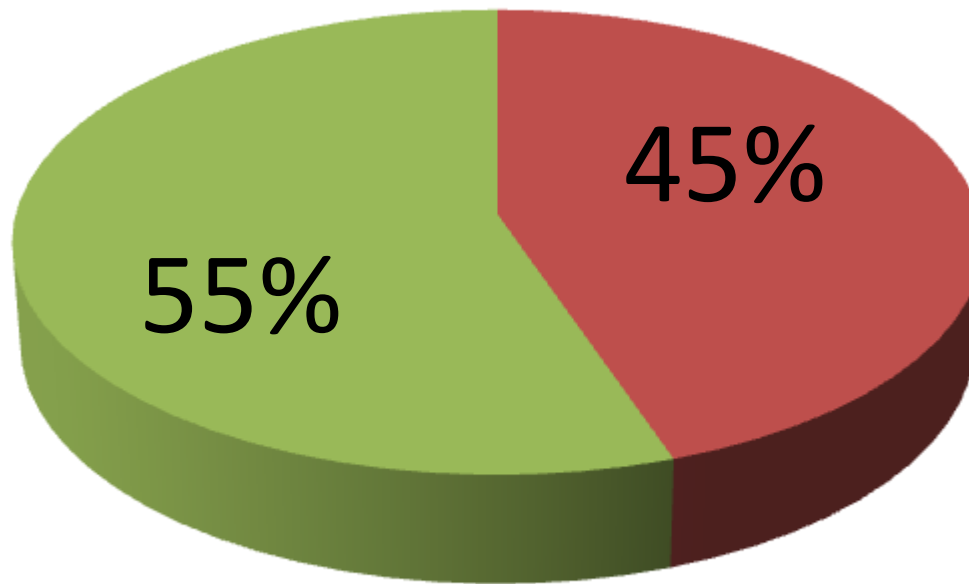
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobil, Engine Break Oil, Bearing, Tire Tube & Various Parts	4,025	120,750	1,449,000
Repairing	350	10,500	126,000
Total Sales (A)	4,375	131,250	1,575,000
Less. Variable Expense			
Mobil, Engine Break Oil, Bearing, Tire Tube & Various Parts	3,500	105,000	1,260,000
Total variable Expense (B)	3,500	105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	875	26,250	315,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		800	9,600
Transportation		500	6,000
Guard		50	600
Mobile Bill		500	6,000
Entertainment		500	6,000
Mosque bill		100	1,200
Salary (staff)		7,000	84,000
Salary (self)		7,000	84,000
Total fixed Cost (D)		17,950	215,400
Net Profit (E) [C-D]		8,300	99,600

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Mobil, Giris, Break Oil, Gris Glue, Auto Parts & Various Parts	1,50,000	2,00,000	3,50,000
Rack	12,000	-	12,000
Total	1,62,000	2,00,000	3,62,000

Source of Finance

- Entrepreneur's Contribution 162,000
- Investor's Investment 200,000
- Total 362,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Mobil, Engine Break Oil, Bearing, Tire Tube & Various Parts	6,325	189,750	2,277,000	2,390,850	2,510,393
Repairing	500	15,000	180,000	189,000	198,450
Total Sales (A)	6,825	204,750	2,457,000	2,579,850	2,708,843
Less. Variable Expense					
Mobil, Engine Break Oil, Bearing, Tire Tube & Various Parts	5,500	165,000	1,980,000	2,079,000	2,182,950
Total variable Expense (B)	5,500	165,000	1,980,000	2,079,000	2,182,950
Contribution Margin (CM) [C=(A-B)	1,325	39,750	477,000	500,850	525,893
Less. Fixed Expense					
Rent		1,500	18,000	18,900	19,845
Electricity Bill		1,000	12,000	12,600	13,230
Transportation		700	8,400	8,820	9,261
Guard		50	600	630	662
Mobile Bill & SMS Monitoring		600	7,200	7,560	7,938
Entertainment		700	8,400	8,820	9,261
Mosque bill		100	1,200	1,260	1,323
Salary (staff)		12,000	144,000	151,200	158,760
Salary (self)		7,000	84,000	88,200	92,610
Non Cash Item					
Depreciation		100	1,200	1,200	1,200
Total Fixed Cost		23,750	285,000	299,190	314,090
Net Profit (E) [C-D]		16,000	192,000	201,660	211,803
Investment Payback			80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	192,000	201,660	211,803
1.3	Depreciation (Non cash item)	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus		113,200	236,060
	Total Cash Inflow	393,200	316,060	449,063
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	113,200	236,060	369,063

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

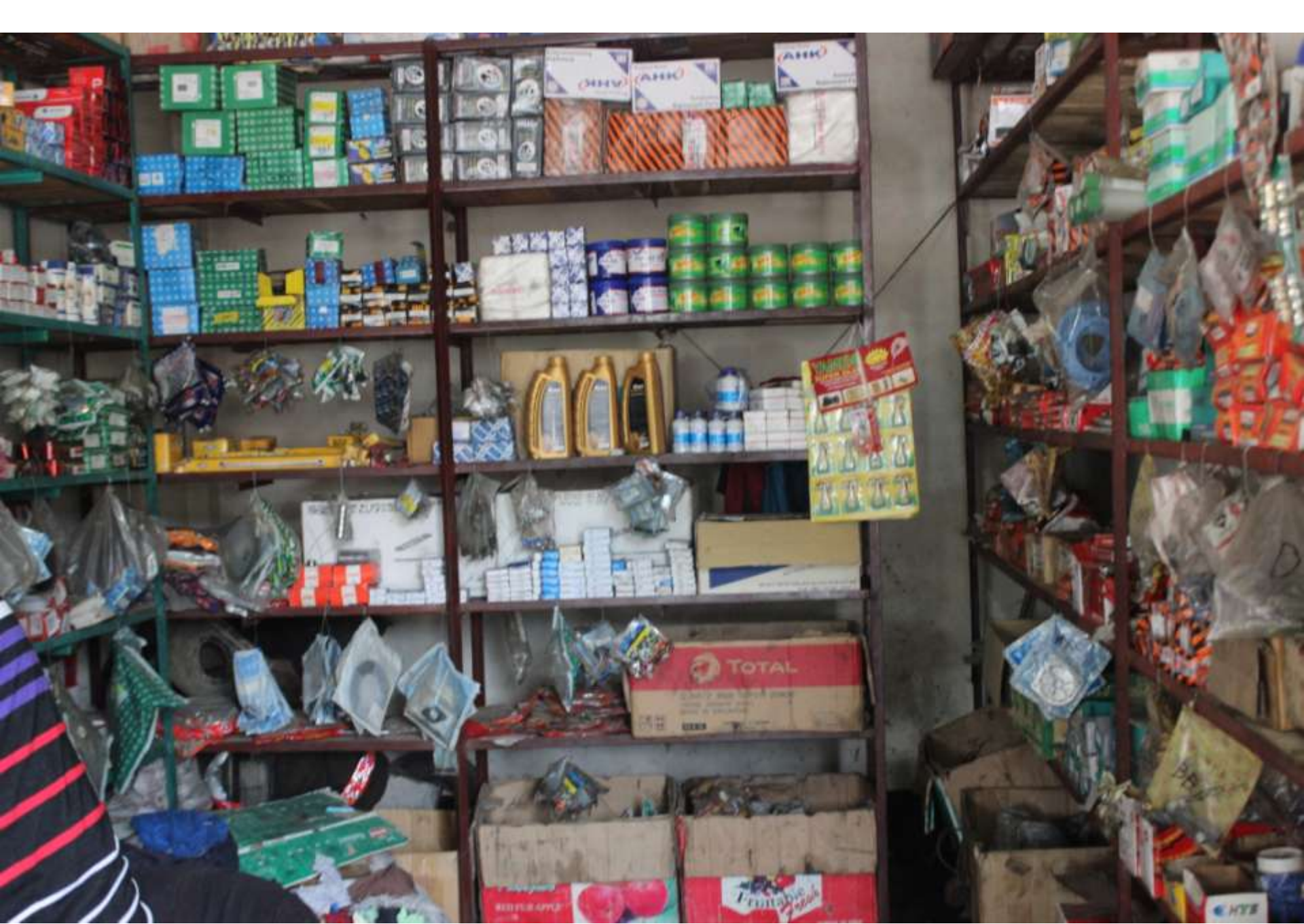
OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures









FAMILY PICTURE

