Proposed NU Business Name : IBRAHIM MOTORS



NU Identified and PP Prepared By-

- Abul Hasnat (Chandpur Sadar Unit)
- Verified by Md.Nazrul Islam

Presented by-Md. Ibrahim Sheikh



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	5	Md. Ibrahim Sheikh	E CALLER CERECE, S. C.
Age		27 years (12Jan, 1988)	
Marital status		Married	
Children		1 son and 1 daughter	
No. of siblings:		1 brothers, 1 sisters	
Parent's and GB related Info			
(i) Who is GB member	:	Mother 🗸	Father
(ii) Mother's name	:	Mrs. Peyara Begum	
(iii) Father's name	:	Mr. Md. Ibrahim Sheikh	
(iv) GB member's info	:	Branch: Bagadi-Chandpur Loanee no.2065/2	Centre # 18/m,
		Member since:16/10/2011	First loan: Tk.10000
Further Information:		Existing loan:10000Tk.,	Outstanding:Tk.8000
(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	:	N/A	
(ix) Others	:	N/A	
Education	:	Class 6	

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

Present Occupation	-	Rental and servicing Business
Trade License	:	818
Business Experiences and Training Info	:	10 years Previously worked in Chandpur.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info	•	01840438830
NU Project Source/Reference	:	GT Chandpur Sadar Unit.



NU's mother has been a member of GB since 2011. At first she took a loan amount of 10000 Taka from Grameen Bank. NU used this loan for his business inception and business development. He also increased his asset from the business income.



Business Name	:	IBRAHIM MOTORS
Address/ Location	:	Beparibajar, Roghunathpur Chandpur Sadar, Chandpur.
Total Investment in BDT	:	4,55,000
Financing	:	Self BDT 3,05,000 (from existing business) 67% Required Investment BDT 1,50,000 (as equity) 33 %
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	10%
(ii) Estimated % of proposed gross profit margin	:	10%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)	
	Investments in differer	it categories:	(1)	(2)	(1+2)
i.	Present stock items:				
	Shop Advance-	50000			
	4 motorcycles-	190000	305000		
	sound system-	60000			
	others-	5000			
i.	Proposed Stock Items:				
Tyre	<u>9</u> -	20000			
Tub	e-	5000			
Cables- 3000					
Class plate- 5000					
Meter- 5000					
Mo	bil-	5000			
Mu	Mud guard- 5000			150000	
Met	ter sheet-	6000			
Pist	on-	3000			
Bilf-	Bilf- 2000				
Carl	Carburetor- 3000				
Cha	Chain socket- 3000				
Oth	ers parts-	85,000			
	Total Capita	al	305000/-	150000/-	455000/-

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly			
Sales of motor parts	300	9000	10800			
Less: Cost of sales	200	6000	72000			
Profit (A)	100	3000	36000			
Income from rent of motor cycle, servicing(B)	550	16500	198000			
Income from sound box (C)	150	4500	54000			
Total Gross Profit (D)= [A+B+C)]	800	24000	288000			
Less: Operating Costs						
Electricity bill		500	6000			
Shop Rent		1500	18000			
Night Guard bill		150	1800			
Mobile bill		500	6000			
Present salary/Drawings- self		8000	96000			
Present salary-Employee (no. of employees 2)		4000	48000			
Others cost		400	4800			
Non Cash Item:						
Depreciation Expenses		3375	40500			
Total Operating Cost (E)		18425	221100			
Net Profit (D-E):		5575	66900			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1 (BDT	Γ)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A) (sale of m.c parts)	1500	45000	540000	1800	54000	648000	2000	60000	720000
Less: cost of sales (B)	1200	36000	432000	1440	43200	518400	1600	48000	576000
Profit(c)	300	9000	108000	360	10800	129600	400	12000	144000
Income from rent of motor cycle,servising(D)	550	16500	198000	550	16500	198000	550	16500	198000
Income from sound system(E)	150	4500	54000	150	4500	54000	150	4500	54000
Gross Profit (F)= [C+D+E]	1000	30000	360000	1060	31800	381600	1100	33000	396000
Less: Operating Costs									
Electricity bill		500	6000		600	7200		600	7200
Shop Rent		1500	18000		1500	18000		1500	18000
Night Guard bill		150	1800		150	1800		150	1800
Mobile Bill (SMS & Reporting inclusive)		500	6000		600	7200		600	7200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Proposed Salary- Staff (no.3)		7000	84000		7000	84000		7000	84000
Others		500	6000		700	8400		700	8400
Non Cash Item:									
Depreciation Expenses Total Operating Cost (D)		3375 21525	40500 258300		3375 21925	40500 263100		3375 21925	40500 263100
(Net Profit C-D) :		8475	101700		9875	118500		11075	132900
Payback to GT			60000			60000			60000
Retained Income:			41700			58500			72900

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

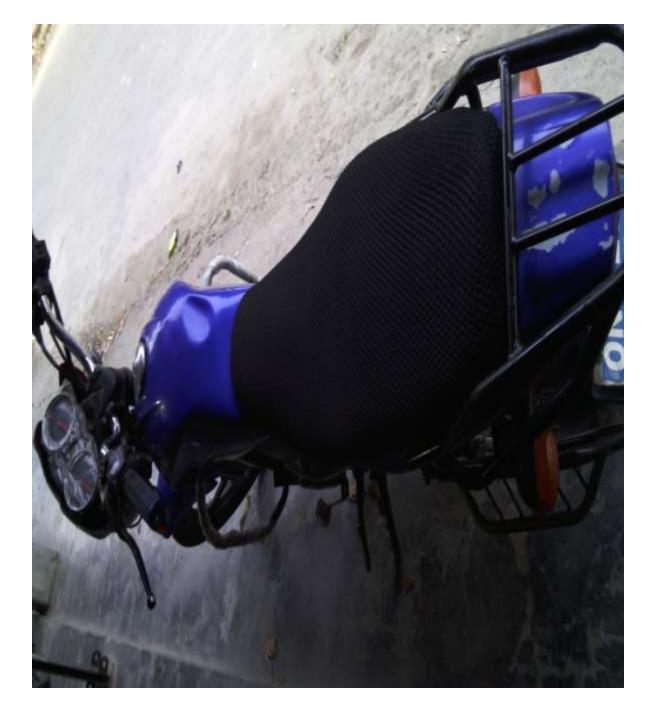
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	101700	118500	132900
1.3	Depreciation (Non cash item)	40500	40500	40500
1.4	Opening Balance of Cash Surplus		74200	173200
	Total Cash Inflow	292200	233200	346600
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan	8000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	218000	60000	60000
3.0	Net Cash Surplus	74200	173200	286600

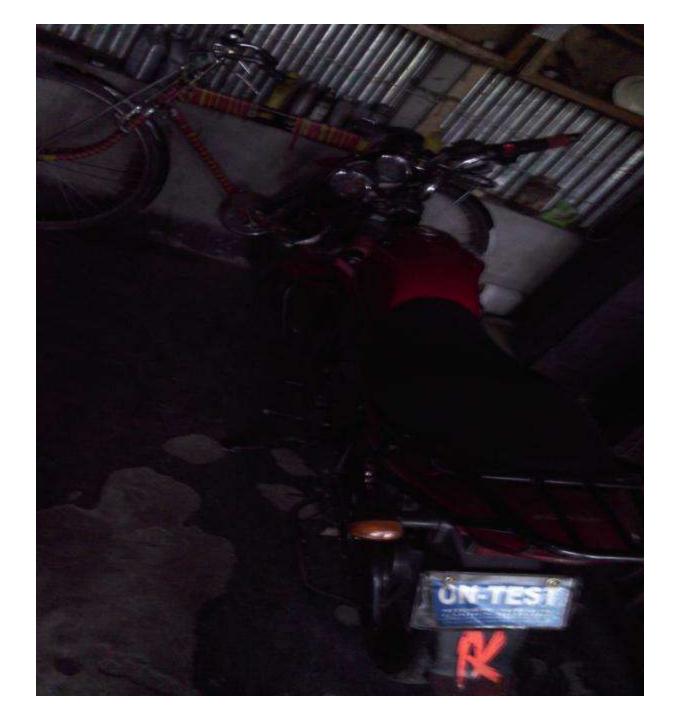


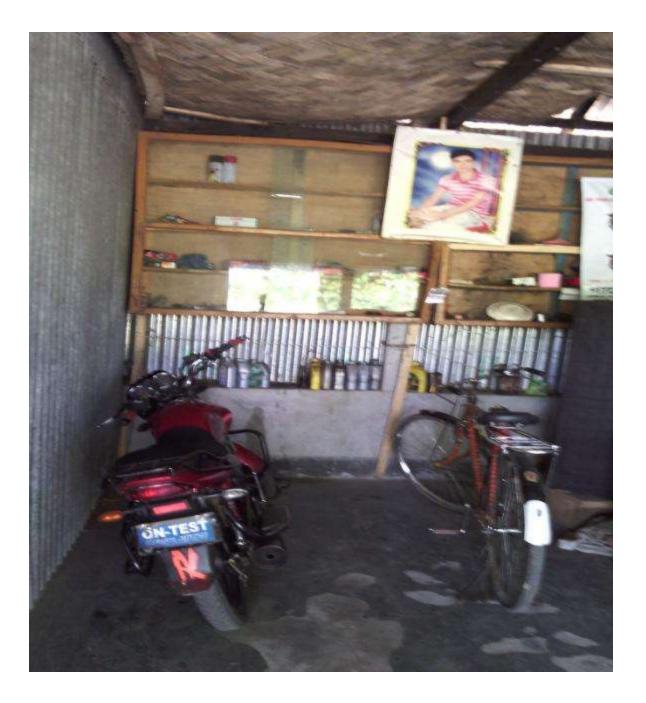
STRENGTH Longstanding relationship with GB. Experienced. Young and Energetic	WEAKNESS Lack of fund.
O PPORTUNITIES Would be bigger entrepreneur in future. More employment opportunities	THREATS Theft. Fire. Machinery failure.





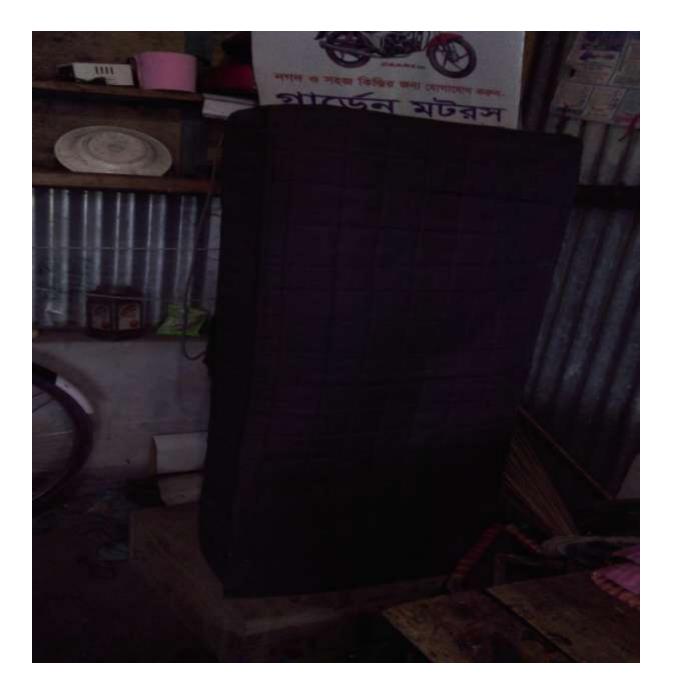


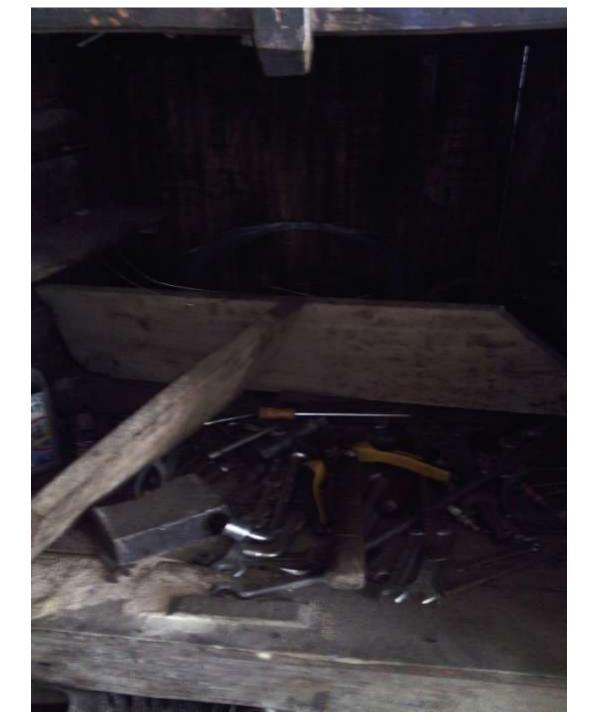














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নাই কামনি পালকাতারী ব্যাপ্রায়েশ সমব্যায়ের সাপারি। কামনি সাব্যায়কারী বাইনের জন্য কোনার পারনে সোলে নির্কার পোর অভিনে জন্য দেয়ার জন্য অনুরোখ করা হলে। ইজানা: রাসা/হোজি, হানিক পেথ বাড়ী, গ্রাথ/বাজা: বালিয়া, বালিয়া, ভারুখার: অরকারাল - ৩৬০০, টালপুর সলর, টালপুর

প্রদানের তারিখ: ২৮/০৪/২০০৮

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T-731-7 2/5335 Dele e পোঃ বহুরিয়া বাজার, উপজেলা ও জেলা ঃ চাঁদপুর, বাংলাদেশ। গ্র্যুবসা ও পেশার 200 = 28 C /202C তারিৰ ঃ জান / প্রতিষ্ঠানের নাম ঃ স্বেন্স প্রাপবেদ্য নাম হ 2113 /পার্মের নাম ৫ at a state for डलाखना च स्ताना इ ठामनुत 2018 3134 00/05/2020 হউনিয়নের আগুতাধীন ও বাহিরে 🕹 91 212 (3) 24 ৰৎসৱকাল হিসাবে তাহাৰ া চালাইয়া যাওয়ার জন্য তৎকর্তৃক 200 P = 6000000 00 10100 2 হওয়ার তাহাকে এই লাইসেল প্রদান করা হইল।

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Presented at GT's 10th Internal Design Lab on June 4, 2015 at GT

<u>Further Information</u> Grameen Trust 029005261 Md.Ibrahim Sheikh 01840438830

