

A Nobin Udyokta Project

# ফরহাদ হুন্ডা সার্ভিসিং সেন্টার



প্রোঃ মোঃ ফরহাদ  
মোবাঃ ০১৮৪৩-২৫৩০৯২  
০১৮২৩-৫৭৪৪৪৯

## ফরহাদ হুন্ডা সার্ভিসিং সেন্টার

এখানে সকল প্রকার মোটর সাইকেল সার্ভিসিং করা হয়।  
আয়েশা পেট্রোল পাম্পের উত্তর পার্শে, সোনাইমুড়ী, নোয়াখালী।

*Presented by : Forhad Hosen*

*NU Identified and PP Prepared by : Md. Razzab*

*Verified By: MD. Alauddin*

Sonaimuri Unit  
Anchal-2

**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Forhad Hosen
Age	:	14/02/1998
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers & t sister
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input type="text"/> Father <input type="text"/>
(ii) Mother's name	:	Parvin Akter
(iii) Father's name	:	Dolal Hosen
(iv) GB member's info	:	Member since:27/03/2014 Branch: Amisa para , Group:05 Loanee No.2603,Center:8/M, First loan:10,000/- Existing loan:20000 , Outstanding: 1843
<b>Further Information:</b>		
(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 etc..	:	N/A
(ix) Others	:	N/A
Education	:	Eight

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



<b>Present Occupation</b>	:	Motor bike Servicing Business
<b>Initial Investment</b>	:	5,73,500
<b>Trade License/ Drug License</b>		393(2017-2018)
		N/A
<b>Business Experience And Training Info</b>	:	4 years
<b>Other Own/Family Sources of Income</b>	:	one brother are doing job & one brother student
<b>Other Own/Family Sources of Liabilities</b>	:	N/A
<b>NU Contact Info</b>		01843-253092
<b>NU Project Source/Reference</b>	:	Sonaimuri Unit, Noakhali.

## BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank from 2014 to 2018. At first his mother took a loan amount of 10,000 BDT from Grameen Bank. She invested the money in NU's business. NU's mother gradually improved their life standard by using GB loan.

# PROPOSED BUSINESS Info.



<b>Business Name</b>	:	Forhad Honda servicing Centre
<b>Address/ Location</b>	:	Sonaimuri
<b>Total Investment in BDT</b>	:	4,40,000
<b>Financing</b>	:	Self BDT3,80,000 (from existing business) 86% Required Investment BDT 60,000/-(as equity) 14%
<b>Present salary/drawings from business (estimates)</b>	:	7000/-
<b>Proposed Salary</b>	:	7,000/-
<b>Proposed Business</b>	:	
<b>(i) % of present gross profit margin</b>	:	25%
<b>(ii) Estimated % of proposed gross profit margin</b>	:	25%
<b>(iii) Agreed grace period</b>	:	2 months

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u>			
অগ্রীম	30,000		<b>3,80,000</b>
যন্ত্রপাতি	40,000		
মটরসাইকেল	1,50,000		
বাংগারি	40,000		
মবিল	40,000		
বেটারি	80,000		
<b><u>Proposed items:</u></b>		<b>60,000</b>	60,000
<b>Total Capital</b>			<b>4,40,000</b>

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items		
Product name	Unit (Quantity)	Amount
অগ্রীম		৩০,০০০
যন্তপাতি		৪০,০০০
মটরসাইকেল		১,৫০,০০০
ভাংগারি		৪০,০০০
মবিল		৪০০০০
বেটারি		৮০০০০
Total Present Stock		৩,৪০,০০০

Proposed items		
Product Name	Unit	Amount
হাওয়া মেশিন		৪৫,০০০
যন্তপাতি		১৫,০০০
Total Proposed Stock		৬০,০০০

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,500	45,000	5,40,000
Less: Cost of sales (B)	000	000	000
<b>Gross Profit C=(A-B)</b>	<b>1,500</b>	<b>45,000</b>	<b>5,40,000</b>
Less: <b>Operating Costs</b>			
Electricity bill		500	6,000
Generator bill		300	3,600
Night Guard bill		300	3,600
Mobile bill		300	3,600
Present salary/Drawings- self		8,000	96,000
Employee Salary(8,000)		8,000	96,000
Shop Rent		3,000	36,000
Conveyance or Transport]		200	2,400
Others (fees, Entertainment, TL renew)		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses (10%)		250	3,000
<b>Total Operating Cost (D)</b>		<b>21,050</b>	<b>2,52,600</b>
<b>Net Profit (C-D):</b>		<b>23,950</b>	<b>2,87,400</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue (A)	1,700	51,000	6,12,000	2,000	60,000	7,20,000
<i>Less: Cost of Sale (B)</i>	00	00	00	00	00	00
<b>Gross Profit (A-B)=(C)</b>	<b>1,700</b>	<b>51,000</b>	<b>6,12,000</b>	<b>2,000</b>	<b>60,000</b>	<b>7,20,000</b>
<i>Less: Operating Costs</i>						
Electricity bill		500	6,000		700	8,400
Generator bill		300	3,600		400	4,800
Night Guard bill		300	3,600		300	3,600
Mobile bill		300	3,600		400	4,800
Present salary/Drawings- self		8,000	96,000		8,000	96,000
Employee Salary(8,000)		8,000	96,000		8,000	96,000
Shop Rent		3,000	36,000		3,000	36,000
Conveyance or Transport		200	2,400		200	2,400
Others (fees, Entertainment, TL renew)		200	2,400		200	2,400
<b>Non Cash Item:</b>						
Depreciation Expenses (10%)		250	3,000		250	3,000
<b>Total Operating Cost (D)</b>		<b>21,050</b>	<b>2,52,600</b>		<b>21,450</b>	<b>2,57,400</b>
<b>Net Profit (C-D) = (E)</b>		<b>29,950</b>	<b>3,59,400</b>		<b>38,550</b>	<b>4,64,600</b>
<b>GT payback</b>			<b>36,000</b>			<b>36,000</b>
<b>Retained Income:</b>		<b>3,23,400</b>			<b>4,28,600</b>	

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



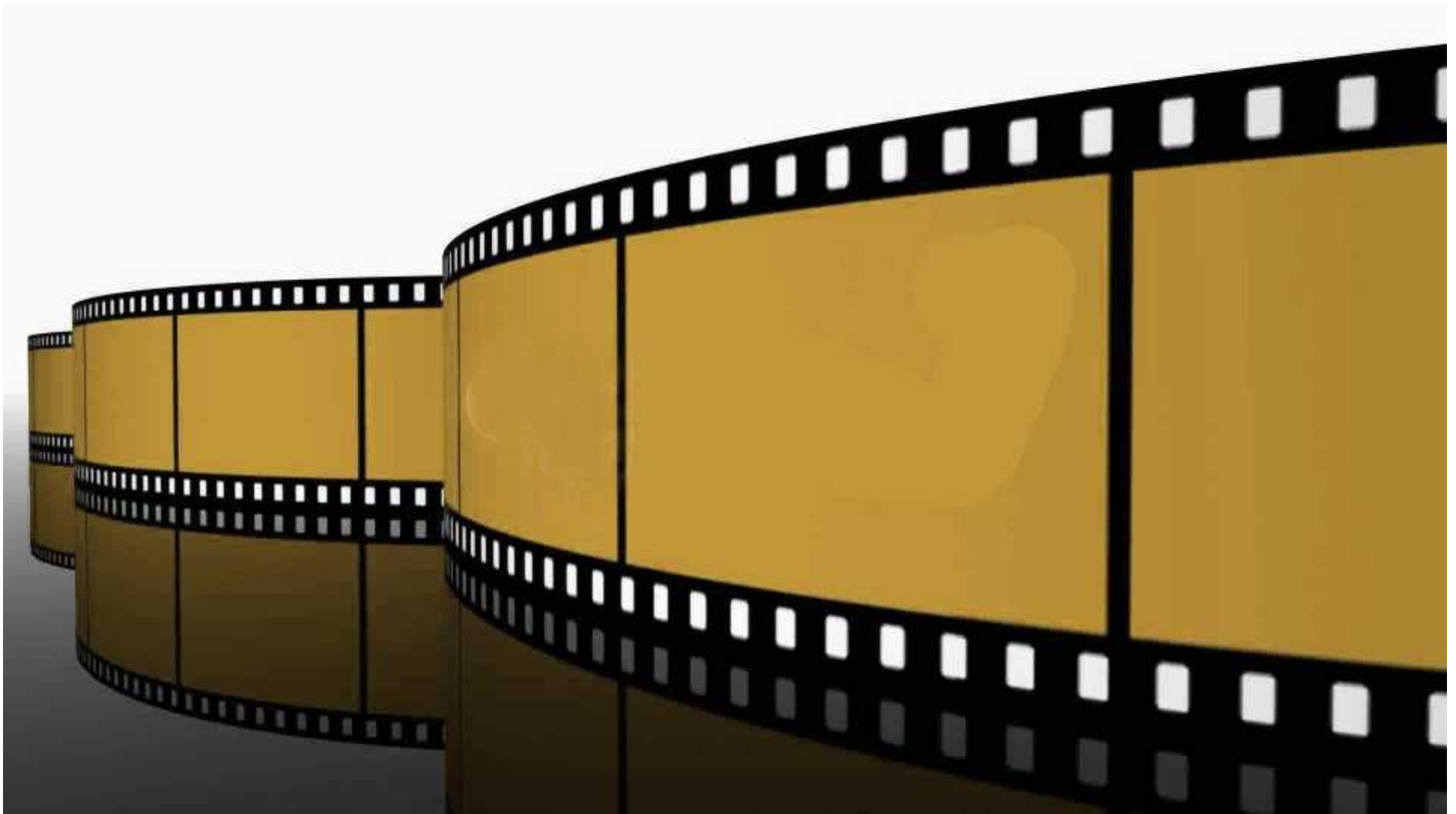
<i>Sl. No. #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>		
<b>1.1</b>	<b>Investment Infusion by Investor</b>	60,000	
<b>1.2</b>	<b>Net Profit</b>	<b>3,59,400</b>	<b>4,64,600</b>
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	3,000	3,000
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>		3,26,400
	<b>Total Cash Inflow</b>	<b>4,22,400</b>	<b>7,94,000</b>
<b>2.0</b>	<b>Cash Outflow</b>		
<b>2.1</b>	<b>Purchase of Product</b>	60,000	
<b>2.2</b>	<b>Payment of GB Loan</b>		
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	3,26,400	7,58,000

# SWOT Analysis



<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li>■ NU is full time engaged with shop</li><li>■ Skilled &amp; Experience 4 years</li><li>■ Good Communication System.</li><li>■ Good Networking with customer</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li>■ Lack of investment</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li>■ Expansion Of Business</li><li>■ Increasing the profitability</li></ul>	<p><b>H</b>REATS</p> <ul style="list-style-type: none"><li>■ Political Unrest</li><li>■ Theft</li></ul>

# Photographs



# Photographs







# Photographs





# Photographs



# Photographs



# Photographs



# Photographs



# Photographs



# Photographs

















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