

Proposed NU Business Name: **SABBIR CYCLE MARTS**



Project identification and prepared by: Md. Anwar Ali,
Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AB. RAHIM MIA
Age	:	05-02-1988 (30 Years)
Education, till to date	:	Class- Three
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother, 01 Sister
Address	:	Vill:Gachabari, P.O : jalachatro , P.S: modhupur, 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	:	MOST. AMBIA BEGUM
(iii) Father's name	:	MD. SAKHAWAT HOSSAIN
(iv) GB member's info	:	Branch: Modhupur, Centre # 64 (male), Member ID: 4896, Group No: 07 Member since: 12-01-2008 (10 Years) First loan: 3000 taka. Existing loan: 35,000 taka Outstanding loan: 29225 taka.
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838-889597
Mother's Contact No.	:	01831-373862
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AMBIA BEGUM joined Grameen Bank since 10 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

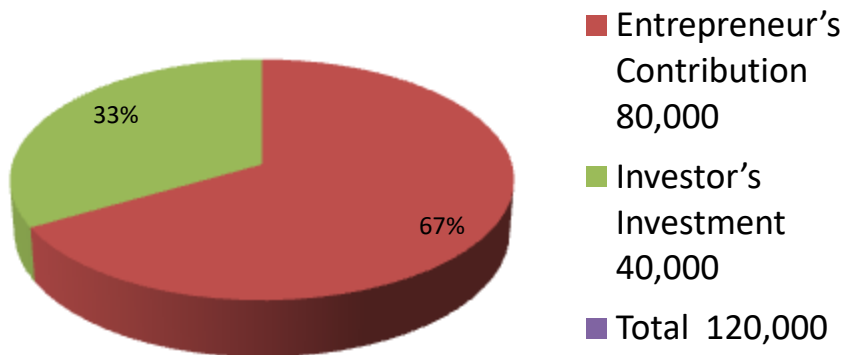
Business Name	:	SABBIR CYCLE MARTS
Location	:	Kakraidbazar,modhupur,Tangail.
Total Investment in BDT	:	BDT 120,000 /-
Financing	:	Self BDT 80,000 (from existing business) 67% Required Investment BDT 40,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	40,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; van gari ring,tairer,tamar tar,charger,tubes meter etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
van gari ring,tire,tamartar,charger,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
van gari ring,tire,tamartar,charger,others	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		700	8400
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		300	3600
Guard		50	600
Generator		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		9950	119400
Net Profit (E)= [C-D]		3550	42600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
van gari ring	10	300	3,000	10	300	6,000	9,000
tire	15	400	6,000	30	400	12,000	18,000
tamar tar	5	950	4,750	2	950	1,900	6,650
charger	3	520	1,560	3	520	1,560	3,120
bearing	12	150	1,800	5	150	750	2,550
tubes	42	120	5,040	10	120	1,200	6,240
meter	6	130	780	10	130	1,300	2,080
motor	2	3,500	7,000	4	3,500	14,000	21,000
others			10,070			1,290	11,360
security			40,000			0	40,000
Total	95	6070	80,000	74	6,070	40,000	120,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
van gari ring,tire,tamartar,charger,others	4000	120000	1440000	1512000
0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000
Less Variable Expense (B)				
van gari ring,tire,tamartar,charger,others	3400	102000	1224000	1285200
Total Variable Expense	3400	102000	1224000	1285200
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800
Less Fixed Expense				
Rent		700	8400	8400
Electric Bill		200	2400	2700
Transportaion		300	3600	3780
Salary (Self)		5000	60000	60000
Salary (Staff)		3000	36000	36000
Entertainment		300	3600	3600
Gard		50	600	600
Generator		100	1200	1200
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		9950	118200	118780
Net Profit (E)= [C-D]		8050	96600	101430
Investment Pay Back			24,000	24,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	96,600	101430
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		72600
	Total Cash Inflow	136,600	174,030
2	Cash Outflow		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000
	Total Cash Outflow	64,000	24,000
3	Net Cash Surplus	72,600	150,030

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Kakraid bazar,modhupur,
Tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

কিনিয়েনিক হাউস

সাব্বির সাইকেল মার্ট

শ্রোঃ মোঃ আঃ রহিম

এখানে সুদক্ষ মিস্ত্রি দ্বারা অটো ভ্যান, রিক্সার
যাবতীয় ওয়ারিং এর কাজ করা হয়।

কাকরাইদ, মধুপুর, টাঙ্গাইল। মোবা: ০১৮৩৮-৮৮৯৫৯৭









Grid for Khond No.

Grid for Group No.

Grid for Center No.

সঞ্চয়ী আমানত : স

জিপি.এস : ৭

শেষের বই সংক্রান্ত তথ্য

ক্রমিক তারিখ টাকা মাসিকভাবে প্রাপ্ত

কোন পরিশোধে নিয়মিত থাকলে ব্যক্তিগত সঞ্চয়ী হিসাবের টাকা এখন যত ইচ্ছা তখন তত টাকা উত্তারে পারবেন। এখন যত টাকা ইচ্ছা তত টাকা এই হিসাবে থেকেই সময় জমা রাখতে পারবেন।

সঞ্চয় সংক্রান্ত

সঞ্চয় সংক্রান্ত

তারিখ	বিবরণ	কিষ্টি নম্বর	সহজ ধরণ			
			কিষ্টি আদায়	পরিশোধের বাকী	সুদ আদায়	কিষ্টি আদায়
				৬০৭২৬		
				৬০৬০৮	৯৯০	
২৬/১২/১৭						
৩০/১২/১৭						
৩১/১২/১৭						
৩১/১২/১৭						

৪১৭

সঞ্চয়ী আমানত			মূল জিপি.এস			কন বীমা			মন্তব্য
জমা	উত্তোলন	ব্যালেন্স	জমা	উত্তোলন	ব্যালেন্স	জমা	উত্তোলন	ব্যালেন্স	
৬০		৩৩২							
৬০		৩০৬							
৬০		১২৬৬							
৬০		১২৬৬							
৬০		১২৬							

FAMILY PICTURE

