

Anis Cycle Mart



Presented by
Anisur Rahman

NU Identified and PP Prepared by :
Md. Alauddin(Ramgonj unit)
Verified By: Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Anisur Rahman
Age	:	10/06/1993 (22 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Brother-03, Sister-01
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. Bilkis Akter
(iii) Father's name	:	Mr. Mohammad Hossain
(iv) GB member's info	:	Branch: Porcot Centre # 01/ma, Loanee no.6695 Group no: 07 Member since .27/03/2007 First loan: Tk. 10000/- Existing loan: Tk. 20000/- Outstanding: 11836/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
Education		Class- 5

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

Present Occupation	:	Cycle and Rickshaw Servicing
Trade License	:	35
Business Experiences	:	6 Years (Chatkhil)
Other Own/Family Sources of Income	:	Father (Agriculture)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01754024297
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2007 (08 years). At first She took 10000/- from GB. NU invested GB Loan in his business. They also bought some agro-land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Anis Cycle Mart
Address/ Location	:	Main road Dosgoria Bazar, Chatkhil
Total Investment in BDT	:	150000
Financing	:	Self BDT 100000 (from existing business) 66 % Required Investment BDT 50000 (as equity) 34 %
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		6000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Present Items: 1. Cycle 15*2000 2. Advance 3. Cycle Parts(frock, baring, three-ball, gear, handle, XL, ring, Tire, Tube, hafts,) 4. Furniture 5. Hand working machine tools	30000/- 40000/- 15000/- 10000/- 5000/-		100000
Proposed Items: 1. Tire(Gazi , magna, super) 2 dozon 2. Body, foot, kaim- 2 dozon 3. Cycle Parts(frock, baring, free-ball, gear, handle, XL, ring, , Tube, hafts, chain, Seat, Carrier)		12000/- 18000/- 20000/-	50000
Total Capital	100000/-	50000/-	150000/-

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ଆମିଡ଼ି, କାଠିକେଇ, କାଠି ୧୦
 ୨। କାଠିକେଇ ୨୫ x ୨୦୦୦ = ୫୦୦୦୦
 ୨। କାଠିକେଇ = ୫୦୦୦୦

୩। କାଠିକେଇ କାଠିକେଇ = ୫୦୦୦
 ଚାମି - ୫୦୦୦, କାଠିକେଇ
 କାଠିକେଇ, କାଠିକେଇ, କାଠିକେଇ
 କାଠିକେଇ = ୨୦୦୦୦

୪। କାଠିକେଇ କାଠିକେଇ କାଠିକେଇ = ୧୦୦୦୦

୫। କାଠିକେଇ = $\frac{୨୦୦୦୦}{୨} = ୧୦୦୦୦$

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୮। କାଠିକେଇ କାଠିକେଇ, କାଠିକେଇ
 କାଠିକେଇ, କାଠିକେଇ, କାଠିକେଇ

କାଠିକେଇ, କାଠିକେଇ = $\frac{୨୦୦୦୦}{୨} = ୧୦୦୦୦$

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (parts)	300	9000	108000
<i>Less: Cost of sales (B)</i>	240	7200	86400
Profit (C) [C=(A-B)]	60	1800	21600
Income from servicing	400	12000	144000
<i>Income from cycle rent</i>	150	4500	54000
Total	610	18300	219600
<i>Less: Operating Costs</i>			
Electricity bill		300	3600
Generator bill		200	2400
Shop Rent		2000	24000
Night Guard bill		100	1200
Entertainment		200	2400
Mobile bill		400	4800
Present salary/Drawings- self		6000	72000
Present salary /employee (1)		3000	36000
Fees + Other costs		100	1200
Non Cash Item:			
Depreciation Expenses (30000*15%)(10000*10%)		500	6000
Total Operating Cost (D)		12800	153600
Net Profit (C-D):		5500	66000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	500	15000	180000	600	18000	216000
<i>Less: cost of sales (B)</i>	400	12000	144000	480	14400	172800
Profit (C) [C=(A-B)]	100	3000	36000	120	3600	43200
Income from servicing	500	15000	180000	600	18000	216000
Income from cycle rent	150	4500	5400	150	4500	54000
Total	750	22500	270000	870	26100	313200
<i>Less: Operating Costs</i>						
Electricity bill		300	3600		350	4200
Generator bill		200	2400		250	3000
Shop Rent		2000	24000		2000	24000
Night Guard bill		100	1200		150	1800
Entertainment		200	2400		200	2400
Mobile bill		500	6000		500	6000
Present salary/Drawings- self		6000	72000		7000	84000
Present salary/employee(1)		4000	48000		5000	60000
Fees + Other costs		100	1200		100	1200
Non Cash Item:						
Depreciation Expenses		500	6000		500	6000
Total Operating Cost (D)		13900	166800		16050	192600
(Net Profit C-D) :		8600	103200		10050	120600
Pay Back			30000		30000	30000
Retained Income:			73200			90600

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50000/-	
1.2	Net Profit	103200/-	120600/-
1.3	Depreciation (Non cash item)	6000/-	6000/-
1.4	Opening Balance of Cash Surplus		67364/-
	Total Cash Inflow	159200/-	193964
2.0	Cash Outflow		
2.1	Purchase of Product	50000/-	
2.2	Payment of GB Loan	11836/-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000/-	30000/-
	Total Cash Outflow	91836/-	30000
3.0	Net Cash Surplus	67364/-	163964

SWOT ANALYSIS

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products.
- ✓ Skill & Experience .
- ✓ Various types of Vehicle parts are available here.

WEAKNESS

- ✓ Less stock.
- ✓ Transportation cost.
- ✓ Increase in product price.

OPPORTUNITIES

- ✓ Huge demand from locality.
- ✓ Central point of Dosgoria Bazar main Road.

THREATS

- ✓ Load shading.
- ✓ Political Unrest.
- ✓ Other competition.

















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17th Internal Design Lab
on September 16, 2015 at GT

For Further Information

Grameen Trust

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