

# TANVEER MOTORS



**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>MD. SHAMEEM AL MAMUN</b>
Age	:	01- 01-1980    (34 Years)
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	3 Brothers & 2 Sister
Address	:	Vill: Ghatail South Para 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. <b>RASHIDA</b>
(iii) Father's name	:	Mr. <b>NURUL ISLAM</b>
(iv) GB member's info	:	Branch: Ghatail Centre # 82 (Female), Member ID: 6904, Group No: 09 Member since: 30-08-2009 (5 Years), First loan: 5,000 taka.
Further Information:		Existing loan: 20,000 Taka Outstanding loan: Nil
(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..	:	Yes; Bureau & Sheba 20,000 taka (The loan will be paid before getting equity money)
Education, till to date	:	Class Nine

## ***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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-035976
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>TANVEER MOTORS</b>
Location	:	Ghatail Upozila Sadar, Tangail
Total Investment in BDT	:	4,50,000 taka
Financing	:	Self BDT 2,50,000 (from existing business) 56% Required Investment BDT 2,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Car self, Car dynamo, Engine Parts, Mobil, Kerosene &amp; Hydraulic etc.</li><li>▪The entrepreneur started his business with BDT 60,000 now its value is BDT 2,50,000.</li><li>▪Average 15% gain on sales.</li><li>▪The Business will be increase from the second year 5% gradually.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Agreed grace period is 4 months.</li></ul>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Rashida is a member of Grameen Bank since 5 years. At first she was took 5,000 taka loan from Grameen Bank. Rashida consecutively took loan from GB. Utilize loan she purchase a sewing machine. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

# Existing Business

BDT (TK)

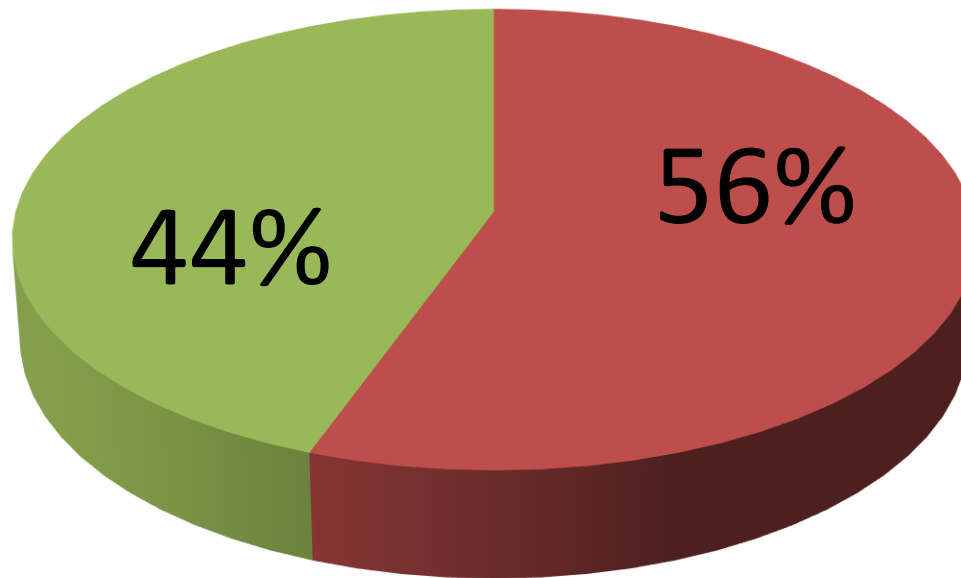
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobil, Kerosene, Hydraulic, Car self, Dynamo, Various Engine Parts	3,500	105,000	1,260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Mobil, Kerosene, Hydraulic, Car self, Dynamo, Various Engine Parts	2,975	89,250	1,071,000
<b>Total variable Expense (B)</b>	<b>2,975</b>	<b>89,250</b>	<b>1,071,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		800	9,600
Guard		50	600
Transportation		500	6,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Entertainment & Others		500	6,000
<b>Total fixed Cost (D)</b>		<b>7,350</b>	<b>88,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,400</b>	<b>100,800</b>

# INVESTMENT BREAKDOWN

<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Mobil, Kerosene & Hydraulic	65,000	50,000	1,15,000
Car self, Car dynama, Engine Parts	1,75,000	1,50,000	3,25,000
Rack	10,000	-	10,000
<b>Total</b>	<b>2,50,000</b>	<b>2,00,000</b>	<b>4,50,000</b>

# Source of Finance

- Entrepreneur's Contribution 250,000
- Investor's Investment 200,000
- Total 450,000





# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Mobil, Kerosene, Hydraulic, Car self, Dynamo, Various Engine Parts	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>					
Mobil, Kerosene, Hydraulic, Car self, Dynamo, Various Engine Parts	4,250	127,500	1,530,000	1,606,500	1,686,825
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>	<b>1,606,500</b>	<b>1,686,825</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		800	9,600	10,080	10,584
Guard		50	600	630	662
Transportation		700	8,400	8,820	9,261
Mobile Bill & SMS Monitoring		650	7,800	8,190	8,600
Salary (self)		6,000	72,000	75,600	79,380
Entertainment & Others		600	7,200	7,560	7,938
<b>Non Cash Item</b>					
Depreciation		83	1,000	1,000	1,000
<b>Total Fixed Cost</b>		<b>8,883</b>	<b>106,600</b>	<b>111,880</b>	<b>117,424</b>
<b>Net Profit (E) [C-D]</b>		<b>13,617</b>	<b>163,400</b>	<b>171,620</b>	<b>180,251</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>

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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	163,400	171,620	180,251
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus		84,400	177,020
	<b>Total Cash Inflow</b>	<b>364,400</b>	<b>257,020</b>	<b>358,271</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>84,400</b>	<b>177,020</b>	<b>278,271</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

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# FAMILY PICTURE

