Anis Cycle Mart



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



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 (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information:		Mother Father Mrs. Bilkis Akter Mr. Mohammad Hossain 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/-
(v) Who pays GB loan installment(vi) Mobile lady		NU 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 (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	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, megna, 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/-

only my our our our such and and must DI SNECTON DEX 2000 = 100000+ 21 25000 = 80000 b OI MEEN ANDE - MET. oving - to and down. QONT, 2000-, 100, 612114 Miss = second 81 27000 augos avallave 6000+ (5) sultania = 200000 p क कर बार्श्य देखा त्यात अवकारिक STATISTAN GETTON 21 Sinns 51737 2 59 = 22000 + 21 362 20g 2000 = > 6000+ al enjour sur sour soul asid F3: C625, Bri = 20000 \$ (m2 20000+

INFO ON EXISTING BUSINESS OPERATIONS

Double of	Existing Business (BDT)				
Particulars Particulars	Daily	Monthly	Yearly		
Sales (parts)	300	9000	108000		
Less: Cost of sales (B)	240	7200	86400		
Profit (C) [C=(A-B)]	60	1800	21600		
Income from servicing	400	12000	144000		
Income from cycle rent	150	4500	54000		
Total	610	18300	219600		
Less: Operating Costs					
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 (BD	T)	Year 2 (BDT)			
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Estimated Sales (A)	500	15000	180000	600	18000	216000	
Less: cost of sales (B)	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	
Less: Operating Costs							
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.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
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.





















DESCRIPTION PROPERTY OF THE PARTY OF THE PAR 20(2) HE SHIPS MINE जनर अनदकाष देखानसम् जानक with a staining, welcoment a substant, course a content of the HERRICH HELLES SHEET WAL STREET STREET OF THE PARTY OF THE PARTY AND STREET, THE PARTY AND NAME AND PARTY OF TAXABLE PARTY. CHE STOCKED TO THE BEST OF THE PERSON OF THE CHAIL OF MACHE STREETS OF SALES STREETS STREETS STREETS STREETS CALL A AREATE BOX | AND E. ... CONTO MY LEGISLAND OF STATE OF SUPPLIED DESCRIPTION OF THE PARTY OF THE made while crowder to private affairs over a vicer offens wherever brack manual MERCHANICAL PROPERTY OF THE PARTY WHEN THE PARTY WAS TO WARRY TO SERVE WE WARRY TO HARDON THE C CALL COLUMN TO MUNICIPALITY MERCHANISE AND EXPLORATION AND ADDRESS OF THE PROPERTY AND PROPERTY AND THE PROPERTY AND TH THE REAL PROPERTY AND ADDRESS OF THE PARTY OF PERSONS ASSESSED. DESCRIPTION AS NOT TO A COLUMN TO SOME THE RIGHT STATES, NO COLUMN TO where he was an entering only in the late of the part and the part of the part STREET, STREET the suppose to \$ 6 mm in \$ 10 mm in the same not shown and some standard MURCHAN HARVING IN me wante milita us the stee at the steel and state at such him while an entitle season.



VPADDAR on

লোকান বর ভাড়া চুক্তি নামা 2

বাৰত পাৰ্য (মালিক) : চাৰ্য ইন্যুক্ত, শিকা হ চেইচ আৰণ্য নিজা, সাং ৮ পাঞ্চনত (কচিব আছি), ভাকাৰত হ ক্যাবিটা বাজাত, খাল / ক্যাকাৰ হ মাৰ্টিকাৰ, কাল্য হ চন্তামানীত, আধীকৰা হ বাজাৱনীত, কচি হ ইন্যুক্ত, প্ৰেয় হ বাবাটিত, আট চোলালামৰ মধ্যা চুক্তিশানেত

Della Company - Surve (select)

বিশীর শক্ষ (পার্টেশ্য) ৷ পানিসুর রহানে, লিয়া চ এটেন্ড পারানে, পার চ পারালার কোনির পারিচ, আক্ষরত বলপারির নামার, পানা / উশ্রেশয় চ চার্টিকা, কেন্দ্র চ ওয়েলনেনি, সানীরবার চ পান্যার্টেই, বর্ট চ ইন্সেক্স, নামার কালক, পানি নামানের কাল চুক্তিশারের

Tent of the later of the later

were some which are that whe was near his way file which whitely was now when all an arrival and the state of a some file of a

- By more was calle figure come provide asymptotic papers (alternate) for any witter;
- টিনির পাল রোপারের বাবে বাবে বাবি মানে ১,০০০খন (পুরি মানারে নিরা করা করা বাবে বাবি এবং বিশ্বর রু,
 করি মানার ৯ বার্কির বাবে ৫ বাবিকর মানে করার বাবের মানার করার করার বাবে বাবিকে বাবে করিবর নাম মানি
 ক্রার ১৬০ বাবে বাবে বাবে ব্যবহার।

SAME AND ASS.



200-1

a the price where place which displaces we had would not when an other state upolitic for the contract and unsuper preservation course, where we obtain which which will be displaced to the contract and the cont

Emire with count (map, map, or vibrates for masses with the fire sizes
planter of either wave free that will use of walks had married of a votes use map
more the walks of waves also free 10%, with:

Witness was

- POLIT KIGH

5

State of the last

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

For Further Information

Grameen Trust

Phone No: 9017038

Anisur Rahman

Cell No: 01754024297

