Proposed NU Business Name: M/S TANVIR MOTORS



Project identification and prepared by: MD. Shohidul Islam, Elasin Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD SAIDUR RAHMAN		
Age	:	08-03-1982 (34 Years)		
Education, till to date	:	Class Eight		
Marital status	:	Married		
Children	:	1 Son		
No. of siblings:	:	2 Brothers		
Address	:	Vill: Ghiorkol, P.O: Nagorpur, P.S: Nagorpur, Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST SAIDA BEGUM LATE. KHOWAZ UDDIN Branch: Nagorpur, Centre # 43(Female), Member ID: 3096, Group No: 06 Member since: 15-01-1986 to 11-7-2011 (25 Years) First loan: BDT 5,000 /-		
Further Information:		Existing Loan: Nil, Outstanding loan: Nil		
(v) Who pays GB loan installment	:	N/A		
(vii) Mobile lady	•	No No		
(vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	No 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	••	12 years experience in running business.
Training Info	:	He has 11 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-656722
Mother's Contact No.	•	01742-263930
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elasin Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

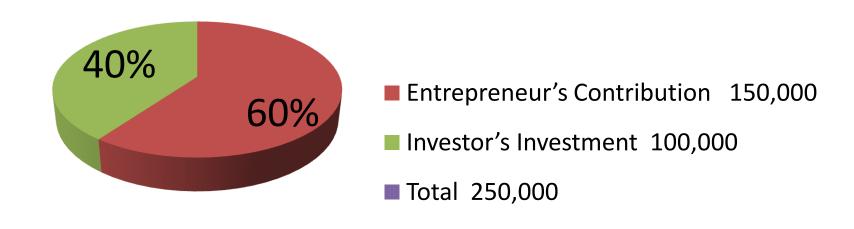
MOST SAIDA BEGUM joined Grameen Bank since 25 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info			
Business Name	:	M/S TANVIR MOTORS	
Location	:	Nagorpur, Tangail	
Total Investment in BDT	:	BDT 2,50,000/-	
Financing	:	Self BDT 1,50,000/-(from existing business) 60% Required Investment BDT 1,00,000/-(as equity) 40%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	15 ft x 10 ft= 150square ft	
Security of the shop	:	BDT 20,000/-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Battery, Tire, Penium, Mart Gurd, Head light etc. Average 15% gain on sale. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Tangail. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Motors Item	3,250	97,500	1,170,000	
Total Sales (A)	3,250	97,500	1,170,000	
Less. Variable Expense				
Motors Item	2,763	82,875	994,500	
Total variable Expense (B)	2,763	82,875	994,500	
Contribution Margin (CM) [C=(A-B)	488	14,625	175,500	
Less. Fixed Expense				
Rent		1,000	12,000	
Electricity Bill		300	3,600	
Mobile Bill		100	1,200	
Salary (self)		5,000	60,000	
Guard		30	360	
Transportation		1,000	12,000	
Total fixed Cost (D)		7,430	76,800	
Net Profit (E) [C-D)		7,195	98,700	

Investment Breakdown					
Particulars Particulars Particulars Particulars	Existing	Proposed	Proposed Total		
Battery (22 x 542)	11,924	11,600	23,524		
Tire (8 x 2750)	12,000	5,000	17,000		
Penium, Mart guard, Miter, Head light	46,076	25,000	71,076		
Break show, Tube, Cable, Spray	35,000	14,000	49,000		
Bearing, Glass, Mobil etc	45,000	10,000	55,000		
Mobil (8 x 4300)	0	34,400	34,400		
Total	150,000	100,000	250,000		

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Motors Item	4,750	142,500	1,710,000	1,795,500	
Total Sales (A)	4,750	142,500	1,710,000	1,795,500	
Less. Variable Expense					
Motors Item	4,038	121,125	1,453,500	1,526,175	
Total variable Expense (B)	4,038	121,125	1,453,500	1,526,175	
Contribution Margin (CM) [C=(A-B)	713	21,375	256,500	269,325	
Less. Fixed Expense					
Rent		1,000	12,000	12,000	
Electricity Bill		300	3,600	4,000	
Mobile Bill		200	2,400	3,000	
Salary (self)		5,000	60,000	60,000	
Guard		30	360	400	
Transportation		1,500	18,000	20,000	
Total Fixed Cost		8,030	96,360	99,400	
Net Profit (E) [C-D)		13,345	160,140	169,925	
Investment Payback			60,000	60,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	160,140	169,925
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		100,140
	Total Cash Inflow	260,140	270,065
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership		
2.3	Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	100,140	210,065

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 12 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

Political unrest

Pictures











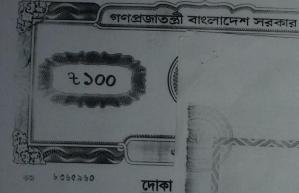












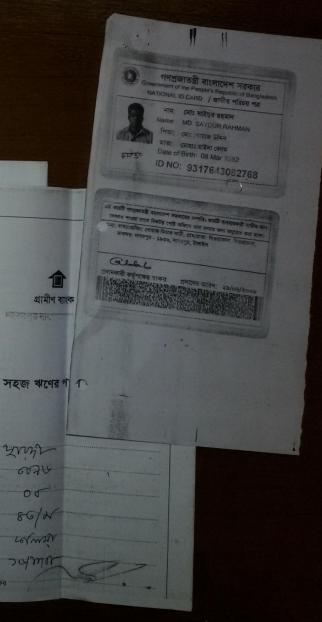
প্রথম পক্ষ/ দোকান মালিক ঃ পীমূৰ সাহা পিতা- মৃতঃ গৌরি শংকর সাহা, গ্রাম ঃ দুয়াজানী, পোঃ নাগ্রপুর, উপজেলা ঃ

দ্বিতীয় পক্ষ / ভাড়াচিয়া ঃ মোঃ ছাইদূর রহমান, পিতা- মৃত: খোয়াজ উদ্দিন, থাম ঃ ঘিওরকোল, পোঃ নাগরপুর, উপজেং

আমরা উভয় পক্ষ পরম করুণাময় নিমোক্ত শর্তাবলী সাপেক্ষে মানিবার অঙ্গীক

১। ছিতীয় পক্ষ দোকান ভাড়া হিসাবে মা করিবে মাসের ১ হইতে ৫ তারিখের (বিশ হাজার) টাকা প্রদান করিবেন প্রদানে বাধ্য রহিলেন।





ব্যবস্থাপনের স্বাক্ষর "

FAMILY PICTURE

