

Proposed NU Business Name: **KB MOTORS**



Project identification and prepared by: MD. Mozaharul Islam,
Bogra Sadar Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIKASH KUMAR SARKAR
Age	:	15-12-1983 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	01& 02 Sisters
Address	:	Vill: Sabrul (Purba Hindu Para), P.O: Sabrul , P.S: Shahjahanpur, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LAXMI RANI
(iii) Father's name	:	NIRONJON CHANDRA SARKER
(iv) GB member's info	:	Branch: Ashekpur, Shahjahanpur, Centre # 24 (Female), Member ID: 4413, Group No: 07 Member since: 05-05-1995 (10Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	Father
(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	:	10 years experience in running business 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-996935
Mother's Contact No.	:	01710-562651
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LAXMI RANI 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	:	KB MOTORS
Location	:	
Total Investment in BDT	:	BDT 850000/-
Financing	:	Self BDT 750000/-(from existing business) 88% Required Investment BDT 100,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Piston. Ring. Chain. Battery Etc▪ 10% Gain of sale.▪The business is operating by entrepreneur. Existing 01 employee.▪01 will be appointed in the future.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

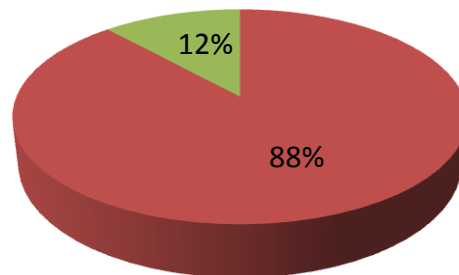
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Piston. Ring. Chain. Battery Etc	6800	204000	2448000
Total Sales (A)	6800	204000	2448000
Less Variable Expense			
Piston. Ring. Chain. Battery Etc	5780	173400	2080800
Total variable Expense (B)	5,780	173400	2080800
Contribution Margin (CM) [C=(A-B)	1,020	30600	367200
Less Variable Expense			
Rent		6,000	72000
Electricity bill		400	4800
Transportation		5,000	60000
Salary (self)		5000	60000
Salary(Staff)		4000	48000
Entertainment		500	6000
Mobile bill		500	6000
Total fixed cost (D)		21,400	256800
Net Profit (E)= [C-D]		9,200	110400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Piston ring	300	450	135,000	75	450	33,750	168,750
Connecting	280	580	162,400	20	800	16,000	178,400
Chain	50	980	49,000	100	200	20,000	69,000
Battery	105	810	85,050	70	120	8,400	93,450
Plug	300	95	28,500	0	0	0	28,500
Break shoe	135	190	25,650	0	0	0	25,650
Head light	40	320	12,800	0	0	0	12,800
Others	1	1600	1,600	1	21850	21,850	23,450
Security	1	250000	250,000	0	0	0	250,000
	1212	0	750,000	266	0	100,000	850,000

Source of Finance



■ Entrepreneur's Contribution 750,000

■ Investor's Investment 100,000

■ Total 850,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Piston. Ring. Chain. Battery Etc	9800	294000	3528000	3704400
Total Sales (A)	9800	294000	3528000	3704400
Less Variable Expense				
Piston. Ring. Chain. Battery Etc	8330	249900	2998800	3148740
Total variable Expense (B)	8,330	249900	2998800	3148740
Contribution Margin (CM) [C=(A-B)	1,470	44100	529200	555660
Less Variable Expense				
Rent		6,000	72000	72,000
Electricity bill		600	7200	7400
Transportation		5,500	66,000	66,500
Salary (self)		5000	60000	60000
Salary(Staff)		8000	96000	96000
Entertainment		500	6000	6000
Mobile bill		550	6600	6800
Total fixed cost (D)		26,150	313,800	314,700
Net Profit (E)= [C-D]		17950	215400	240,960
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	215,400	240,960
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		155,400
	Total Cash Inflow	315400	396360
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	155,400	336360

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

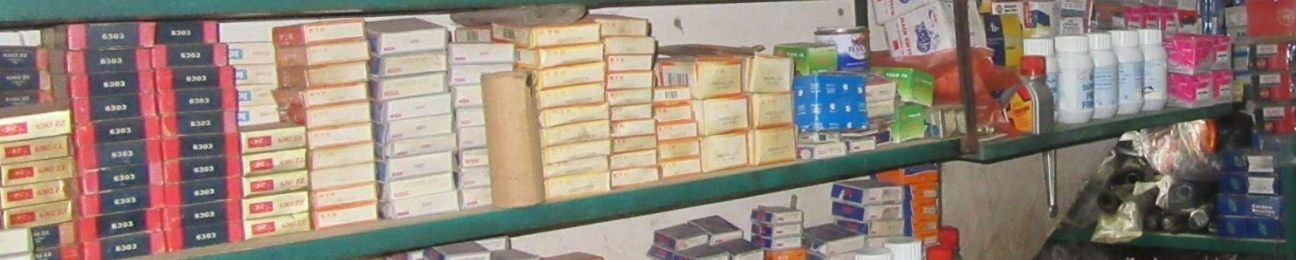
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







لا اله الا الله محمد رسول الله

MRF
Tyres With Muscle

Unilever
4T Premium

10 L
LIQUID BASKET

11 L
LIQUID BASKET







কে বি মোটরস্

KB MOTORS



সকল প্রকার মটর সাইকেল, অটো বাইক ও সিএনজি খুচরা যন্ত্রাংশ সুলভ মূল্যে পাইকারী ও খুচরা বিক্রয় করা হয়।

শেরপুর রোড, মফিজ পাগলার মোড়, সূত্রাপুর, বগুড়া-৫৮০০।

সকল প্রকার মটর সাইকেল ও অটোরিক্সার যাবতীয় স্পার্টস বিক্রয়
শেরপুর রোড, মফিজ পাগলার মোড়, সূত্রাপুর, বগুড়া-৫৮০০।

২য় তলা



FAMILY PICTURE