

Proposed NU Business Name: ADITTA K.B.MOTORS



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Bindabon Kumar
Age	:	03-11-1987 (30 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Sisters
Address	:	Vill:Hat Koromja, P.O: Hat Koromja, P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Chantara Rani
(iii) Father's name	:	Badda Chandro
(iv) GB member's info	:	Branch: Hat Koromja, sonatala, Centre # 29 (Female), Member ID: 4677, Group No: 02 Member since: 25-06-2008 (09Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: BDT 18680/-
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Fish Business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-995940
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Chantara Rani joined Grameen Bank since 09 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ADITTA K.B.MOTORS
Location	:	Hat Koromja, Sonatala, Bogra.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 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; Tube, Break shoe, Mobil, Chain, Crank, Seat Cover, Plug, Chain Pocket, etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Bogra Bazer, Bogra▪Agreed grace period is 3 months.

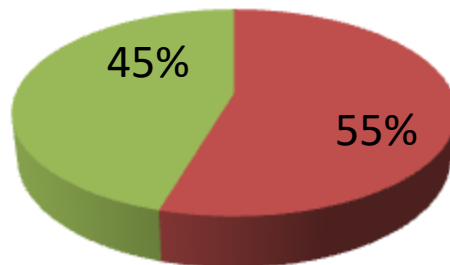
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Parts items	1,400	42,000	504,000
Total Sales (A)	1,400	42,000	504,000
Less. Variable Expense			
Parts items	1,050	31,500	378,000
Total variable Expense (B)	1,050	31,500	378,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
House rant		300	3,600
Electricity Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		200	2,400
Generator		150	1,800
Mobile Bill		400	4,800
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,450	77,400
Net Profit (E) [C-D]		4,050	48,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Tube	25	250	6,250	50	250	12,500	18,750
Brak shoe	50	150	7,500	50	150	7,500	15,000
Mobil	10	350	3,500	30	350	10,500	14,000
Chain	22	500	11,000	20	500	10,000	21,000
Krank	20	200	4,000	20	200	4,000	8,000
Sheet cover	20	200	4,000	0	0	0	4,000
Others	1	3750	3,750	1	5500	5,500	9,250
Security	1	20000	20,000	0	0	0	20,000
Total	149	0	60000	171	6950	50000	110000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- **Total 110,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Parts items	1,800	54,000	648,000	680,400	714,420
Total Sales (A)	1,800	54,000	648,000	680,400	714,420
Less. Variable Expense					
Parts items	1,350	40,500	486,000	510,300	535,815
Total variable Expense (B)	1,350	40,500	486,000	510,300	535,815
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
House rant		300	3,600	3,600	3,600
Electricity Bill		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		200	2,400	2,400	2,400
Generator		150	1,800	1,800	1,800
Mobile Bill		400	4,800	4,800	4,800
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,450	77,400	77,400	77,400
Net Profit (E) [C-D]		7,050	84,600	92,700	101,205
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	84,600	92,700	101,205
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		64,600	137,300
	Total Cash Inflow	134,600	157,300	238,505
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	64,600	137,300	218,505

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:01
Experience & Skill : 08 Years
Quality goods & services;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Hat
Koromja,Sonatala,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



16/04/2017



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Family Picture

