

Proposed NU Business Name: **ROTON CYCLE MART**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ROTON MOJUMDAR
Age	:	28-11-1994 (23Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brothers, 4 sisters
Address	:	Vill: Charsahabikari P.O: Kasari pukur P.S: Sonagazi Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BIDHU BALA MOJUMDAR
(iii) Father's name	:	KHUDIRAM MOJUMDAR
(iv) GB member's info	:	Branch : Karmatiya bazar, Sonagazi Centre 17 (Female), Member ID: 1647, Group No: 02 Member since: 10-04-2007(10years) First loan: BDT 5000
Further Information:		Existing loan: BDT 10000, Outstanding Loan: 4600
(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.)	:	No
Business Experiences and Training Info	:	08 years experience in running business.08 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829964016
Family's Contact No.	:	01875265945
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIDHUBALA MOJUMDAR joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

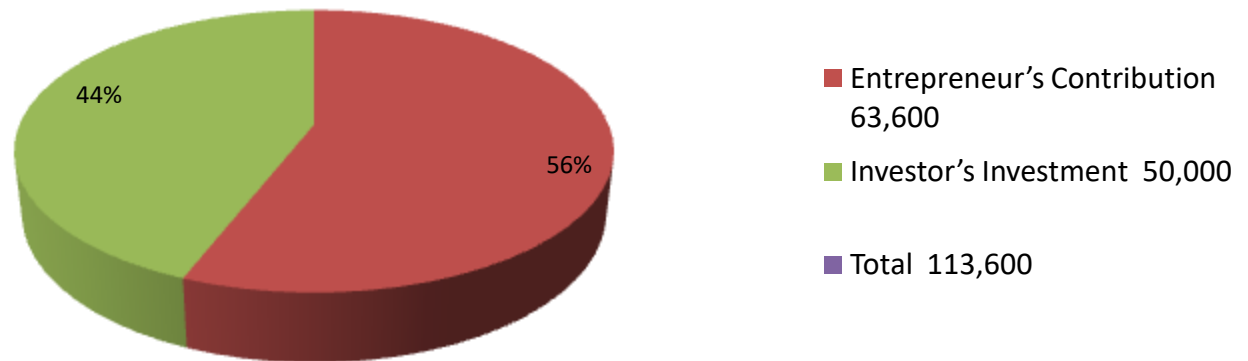
Proposed Nobin Udyokta Business Info

Business Name	:	ROTON CYCLE MART
Location	:	Karamatiya bazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 113,600/-
Financing	:	Self BDT 63600/- (from existing business) 56% Required Investment BDT 50,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 20 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Cycle,tyre,ring,tube,e.t.c▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Local Feni.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cycle,tyre,ring,tube,e.t.c	950	28500	342000
	0	0	0
Total Sales(A)	950	28500	342000
Less Variable Expense (B)			0
Cycle,tyre,ring,tube,e.t.c	570	17100	205200
Total Variable Expense	570	17100	205200
Contributon Margin (CM) [C=(A-B)]	380	11400	136800
Less Fixed Expense			
Rent		600	7200
Electric Bill		400	4800
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		200	2400
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cycle,tyre,ring,tube,e.t.c			58,600			50,000	108,600
			0			0	0
Security			5,000			0	5,000
			0			0	0
			0			0	0
			0			0	0
	0	0	63,600	0	0	50,000	113,600

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cycle,tyre,ring,tube,e.t.c	1500	45000	540000	567000	595350
0	0	0	0	0	0
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
Cycle,tyre,ring,tube,e.t.c	900	27000	324000	340200	357210
Total Variable Expense	900	27000	324000	340200	357210
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		600	7200	7200	7200
Electric Bill		400	4800	5100	5400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6900	82800	83200	83600
Net Profit (E)= [C-D]		11100	133200	139860	146853
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	133,200	139860	146853
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		113200	233060
	Total Cash Inflow	183,200	253,060	379,913
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	113,200	233,060	359,913

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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







FAMILY PICTURE

