

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



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Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUR RAHMAN
Age	:	12/07/1983 (34Years)
Education, till to date	:	Class-09
Marital status	:	Married
Children	:	01 Son & 03 Dauter
No. of siblings:	:	01 Brather
Address	:	Vill:Palgiri P.O: Sambay Bazar, 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	:	AZIMA KHATUN
(iii) Father's name	:	LATE ABDUR ROWB
(iv) GB member's info	:	Branch: Chardarbesh, Centre # 11/(Female), Member ID: 3183 Group No: 01 Member since: 01-11-2003(14Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 35600/-
(v) Who pays GB loan installment	:	Brother
(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	:	03Years Experience 03 In Running Business. He Has 01 Year Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01814-979961
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AZIMA KHATUN joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

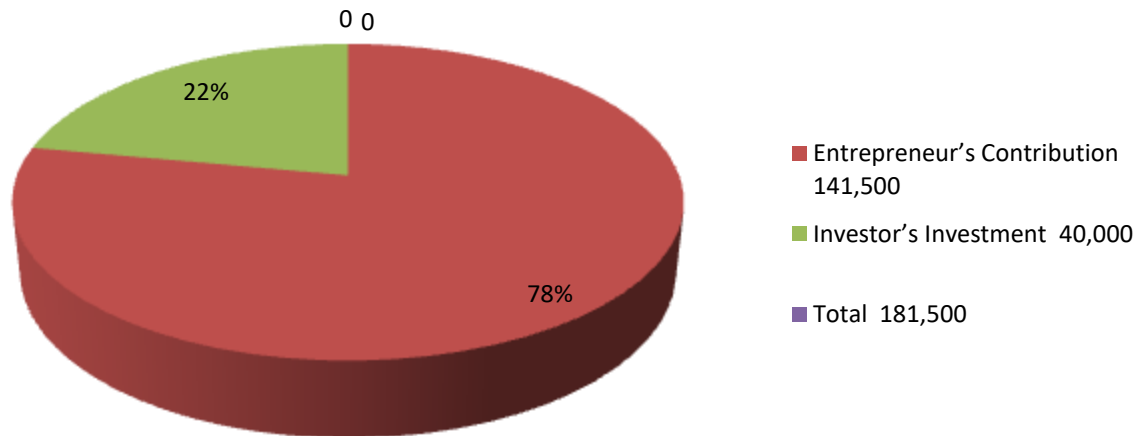
Business Name	:	RAHMAN CYCLE MART
Location	:	Sambay Bazar,Sonagazi,Feni.
Total Investment In BDT	:	Bdt 181,500/-
Financing	:	Self BDT 141,500/- (From Existing Business) 78% Required Investment Bdt,40,000(as Equity) 22%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	12 Ft X 07 ft. = 42 Square Ft
Security Of The Shop	:	40,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Aire Machine,Gass Welding, ▪tayar,tube, Ring,Mobil & others. ▪Average 25% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Aire Machine,Gass Waelding,Tayar,Tube,Ring	2000	60000	720000
Mobil,Parts & others	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Aire Machine,Gass Waelding,Tayar,Tube,Ring	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		700	8400
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		7800	93600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Air Machin	1	30,000	30,000	0	0	0	30,000
Gass machin	1	30,000	30,000	0	0	0	30,000
Tayar	8	250	2,000	50	300	15,000	17,000
Tube	15	200	3,000	0	0	0	3,000
Ring	5	300	1,500	20	300	6,000	7,500
Mobil	40	250	10,000	0	0	0	10,000
Parts	0	0	20,000	0	0	9,000	29,000
Welding Machin	0	0	0	1	10,000	10,000	10,000
Others			5,000			0	5,000
Security			40,000			0	40,000
Total	70	61000	141,500	71	10,600	40,000	181,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Air Machine,Gass Welding,Tayare,Tube,Ring,	3000	90000	1080000	1134000	1190700
Mobil,Parts & Others	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Air Machine,Gass Welding,Tayare,Tube,Ring,	2250	67500	810000	850500	893025
Total Variable Expense	2250	67500	810000	850500	893025
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7200	82800	83380	83969
Net Profit (E)= [C-D]		15300	183600	192780	202419
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	183,600	192780	202419
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		167600	344380
	Total Cash Inflow	223,600	360,380	546,799
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	167,600	344,380	530,799

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop Boktermunsi Bazar, sonagazi,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







