

Proposed NU Business Name: **RATAN CYCLE SERVESING CENTER**



Project identification and prepared by: Md. Sujon
hossain, Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name		MD. RATAN
Age	:	12-10-1988 (29 Years)
Education, till to date	:	Class -Three
Marital status	:	Married
Children	:	No
No. of siblings:	:	02 Brothers
Address	:	Vill: Hamgura rosulpur,P.O : Darihatil, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.MIRJAN
(iii) Father's name	:	MD.ABDUL KHALEK
(iv) GB member's info	:	Branch:Sondanpur, Centre # 02 (Female), Member ID: 6753, Group No: 10 Member since: 15-08-2000 (17Years) First loan: 5,000 taka. Existing loan: 20,000 taka Outstanding loan: 13,674 taka
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-518803
Mother's Contact No.	:	01813-688145
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MIRJAN joined Grameen Bank since 17 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

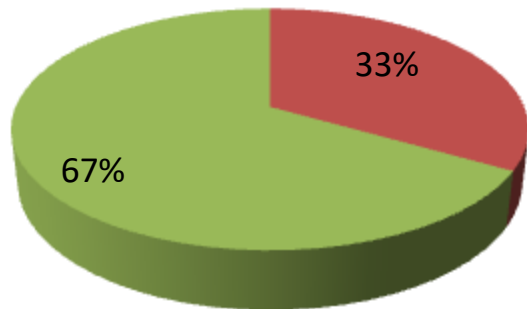
Business Name	:	RATAN CYCLE SERVESING CENTER
Location	:	Amtola,Chaprai bazar,Modhupur,Tangail.
Total Investment in BDT	:	BDT :60,000/-
Financing	:	Self BDT 20,000(from existing business) 67% Required Investment BDT 40,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10ft= 200square ft
Security of the shop	:	000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goodslike;schain,tire,tube,hafsa,bearing,pandel etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Chaprai bazar.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
kata, chain,tire,hafsa,pandle,others	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
kata, chain,tire,hafsa,pandle,others	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contributon Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Rent		500	6000
Electric Bill		800	9600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		2100	25200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
kata	12	60	720	kata	70	60	4,200	4,920
soto kata	12	30	360	chain	10	110	1,100	1,460
chain	7	110	770	tire	5	400	2,000	2,770
tire	9	400	3600	tube	80	130	10,400	14,000
tube	24	130	3120	hafsa	50	230	11,500	14,620
hafsa	2	230	460	caikel febal	45	100	4,500	4,960
caikel febal	5	100	500	pandel	70	60	4,200	4,700
pandel	12	60	720		0	0	0	720
bearing	20	120	2400				0	2,400
Others			7350	Others		0	2,100	9,450
Total			20,000				40,000	60,000



- Entrepreneur's Contribution 20,000
- Investor's Investment 40,000
- Total 60,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
kata, chain,tire,hafsa,pandle,others	2000	60000	720000	756000
0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000
Less Variable Expense (B)				
kata, chain,tire,hafsa,pandle,others	1600	48000	576000	604800
Total Variable Expense	1600	48000	576000	604800
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200
Less Fixed Expense				
Rent		500	6000	6000
Electric Bill		800	9600	9900
Transportaion		200	2400	2520
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		100	1200	1200
Gard		0	0	0
Generator		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		6900	82800	83320
Net Profit (E)= [C-D]		5100	61200	64260
Investment Pay Back			24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	61,200	64260
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		37200
	Total Cash Inflow	101,200	101,460
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)	24000	24000
	Total Cash Outflow	64,000	24,000
3	Net Cash Surplus	37,200	77,460

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Amtola,Chaprai bazar,
modhupor,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



শ্রীঃ এমলিন্দর রত সরকার-এ
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FAMILY PICTURE

