

Monoara Cycle Mart



Presented by
Rana Patwoary

Nu Identified and PP Prepared by :
Farhana Huque

Verified By: **Md. Nazrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Rana Patwoary
Age	:	34 years
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	Brother 02, Sister 04
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Rashida Begum
(iii) Father's name	:	Mr. Amir Hossain
(iv) GB member's info	:	Branch: Sonapur Centre # 09/ma Loan no.1167/1, Group no: 02 Member since .29/05/1999, First loan: Tk. 2000/- Existing loan: Tk. 20000/-, Outstanding: 1860/-
Further Information:		
(v) Who pays GB loan installment	:	Father.
(vi) Mobile lady	:	Yes, Duration- 2005 to 2008
Education		Class- 5

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Cycle Servicing and rent
Business Experiences	:	16 years
Other Own/Family Sources of Income	:	Father runs a business
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1999 (12 years). At first She took 2000/- from GB. NU father invested GB Loan in his business. They also bought some agro-land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Monoara Cycle Mart
Address/ Location	:	Main road Baluya-chowmohoni Bazar, Ramgonj
Total Investment in BDT	:	250,000 Taka
Financing	:	Self BDT 150000 (from existing business) 60 % Required Investment BDT 100000 (as equity) 40 %
Present salary/drawings from business (estimates)	:	12,000
Proposed Salary		12,000
Proposed Business Implementation Plan	:	20%
(i) % of present gross profit margin		
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (parts)	1000	30000	360000
<i>Less: Cost of sales (B)</i>	800	24000	288000
Gross Profit (C) [C=(A-B)]	200	6000	72000
Income from air compressor	250	7500	90000
Income from servicing	250	7500	90000
<i>Income from cycle rent</i>	150	3000	36000
Total	850	25500	306000
Less: Operating Costs			
Electricity bill		300	3600
Generator bill		200	2400
Shop Rent		1800	21600
Night Guard bill		100	1200
Entertainment		200	2400
Mobile bill		500	6000
Present salary/Drawings- self		12000	144000
Fees + Others cost		100	1200
Non Cash Item:			
Depreciation Expenses		735	8820
Total Operating Cost (D)		15935	191220
Net Profit (C-D):		9565	114780

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
1. Cycle 10*3000	30,000/-		
2. Air Compressor	50,000/-		
3. Staff Machine & Wheel Open Machine	5,000/-		
4. Compressor Small	3,000/-		
5. Cycle Parts(frock, baring, three-ball, gear, handle, XL, ring, Tire, Tube, hafts,)	30,000/-		
6. Auto & C.N.G Parts(Pinium, Chain, Scoop, Pick-up, tire-tube)	20,000/-		
7. Motor Cycle (Tire–Tube, Plug, Chain, Horn)	10,000/-		
8. Other Accessories	2,000/-		
1. C.N.G Parts (Tire 1800*12, Tube 160*12)		23520/-	
2. Auto Parts (Chain 280*12, Pinium 120*12, Pick-up 180*12, Three ball 180*12)		9120/-	
3. Motor Cycle (Tire 1800*12, Tube 280*12, Horn 120*12, Plug 200*10, Mobil 400*12)		33200/-	
4. Cycle Parts(Farm, frock, baring, free-ball, gear, handle, XL, ring, Tire, Tube, hafts, chain, Sit, Carrier, baby-suite)		20000/-	
5. Rickshaw Parts (frock, baring, three-ball, Spoke, ring, Tire, Tube, hafts,)		14160	
Total Capital	150000/-	100000/-	250000/-

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1500	45000	540000	2000	60000	720000
<i>Less: cost of sales (B)</i>	1200	36000	432000	1600	48000	576000
Gross Profit (C) [C=(A-B)]	300	9000	108000	400	12000	144000
Income from air compressor	250	7500	90000	300	9000	108000
Income from servicing	300	9000	108000	350	10500	126000
Income from cycle rent	150	4500	5400	150	4500	54000
Total	1000	30000	360000	1200	36000	432000
Less: Operating Costs						
Electricity bill		300	3600		350	4200
Generator bill		200	2400		250	3000
Shop Rent		1800	21600		1800	21600
Night Guard bill		100	1200		150	1800
Entertainment		200	2400		200	2400
Mobile bill		500	6000		500	6000
Present salary/Drawings- self		12000	144000		13000	156000
Fees + Others cost		100	1200		100	1200
Non Cash Item:						
Depreciation Expenses		735	8820		735	8820
Total Operating Cost (D)		15935	191220		17085	205020
(Net Profit C-D) :		14065	168780		18915	226980
Pay Back			60000			60000
Retained Income:			108780			166980

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100000/-	
1.2	Net Profit	168780/-	226980/-
1.3	Depreciation (Non cash item)	8820/-	8820/-
1.4	Opening Balance of Cash Surplus		117600/-
	Total Cash Inflow	277600/-	353400/-
2.0	Cash Outflow		
2.1	Purchase of Product	100000/-	-
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000/-	60000/-
	Total Cash Outflow	160000/-	60000/-
3.0	Net Cash Surplus	117600/-	293400/-

SWOT ANALYSIS

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products.
- ✓ Skill & Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Transportation cost.
- ✓ Increase products price.

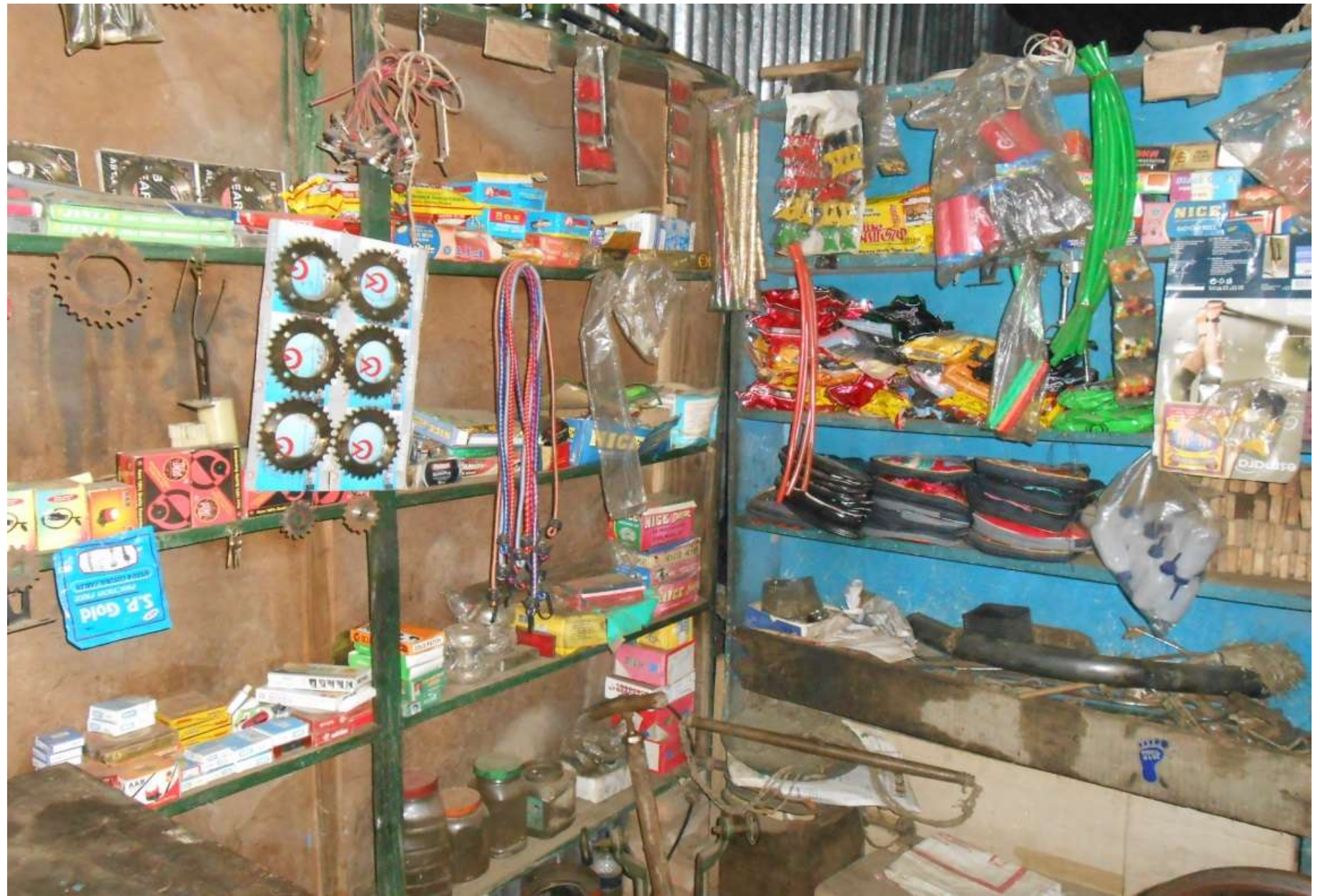
OPPORTUNITIES

- ✓ Various types of Vehicle parts are available here.
- ✓ Huge demand from locality.
- ✓ Central point of market and four way road.

THREATS

- ✓ Load shading.
- ✓ Political Unrest.
- ✓ Other competition.
- ✓ Scarcity of new products.







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For Further Information

Grameen Trust

Phone No : 9017038

Rana Patowary

Cell No: 01818036632