

Proposed NU Business Name: MITU BIKE PARSE STORE



Project identification and prepared by: Md. Nasir Khan
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD:NOZRUL ISLAM |
| Age | : | 11-03-1984 (31 Years) |
| Education, till to date | : | Class 8 |
| Marital status | : | Married |
| Children | : | 2 Gril |
| No. of siblings: | : | 03 Brothers |
| Address | : | Vill: Baneajan P.O:Boldiata Bazar P.S:Dhanbari 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 | : | Most: BANU Begum |
| (iii) Father's name | : | MD: KUDDUS ALI |
| (iv) GB member's info | : | Branch: Nolhara modupur , Centre # 28 (Female), Member ID: 2053, Group No: 01 Member since: 1990-2010 (20Years) First loan: BDT 3,000Taka. |
| Further Information: | | Existing loan: 50,000 Outstanding loan: 00 |
| (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 | : | 11 years experience in running business. He has a training 10 years |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | Nil |
| Entrepreneur Contact No. | : | 01914-178843 |
| Family's Contact No. | : | Nil |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: BANU BEGUM Joined Grameen Bank Since 20 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MITU BIKE PARSE STORE |
| Location | : | Baneajan Bastand Bazar, Dhanbari,Tangail. |
| Total Investment in BDT | : | BDT139,000 |
| Financing | : | Self BDT 89,000(from existing business) 64% Required Investment BDT 50,000(as equity) 36% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka. |
| Proposed Salary | : | BDT 5,000 Taka. |
| Size of shop | : | 15ft x 10 ft= 150 Square ft |
| Security of the shop | : | 50,000 Taka. |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Trier, Ring, Bike Pars etc.▪Average10% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Donbari.▪Agreed grace period is 3 months. |

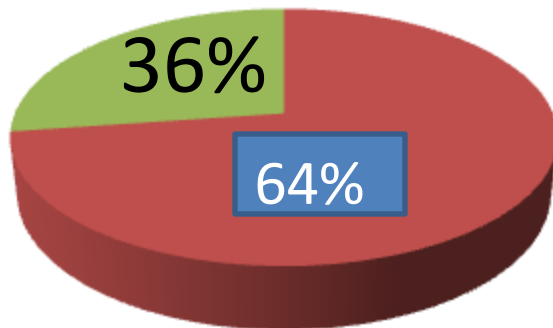
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|--------------|----------------|
| Revenue (sales) | | | |
| Trier, Ring, Bike Pars etc. | 2,000 | 60,000 | 720,000 |
| | | | |
| Total Sales (A) | 2,000 | 60,000 | 720,000 |
| Less. Variable Expense | | | |
| Trier, Ring, Bike Pars etc. | | | |
| | 1,800 | 54,000 | 648,000 |
| | | | |
| Total variable Expense (B) | 1,800 | 54,000 | 648,000 |
| Contribution Margin (CM) [C=(A-B)] | 500 | 15,000 | 180,000 |
| Less. Fixed Expense | | | |
| Rent | | 1000 | 12000 |
| Electricity Bill | | 200 | 2400 |
| Mobile Bill | | 200 | 2400 |
| Salary (self) | | 5000 | 60000 |
| Salary (staff) | | 0 | 0 |
| Transportation | | 1500 | 18000 |
| Entertainment | | 500 | 6,000 |
| Genaretor | | 0 | 2,400 |
| Bank service Charge | | 0 | 0 |
| Total fixed Cost (D) | | 8400 | 100,800 |
| Net Profit (E) [C-D] | | 6,600 | 79200 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | Proposed Total |
|--------------|----------|------------|---------------|----------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | |
| Trier | 5p | 530 | 2100 | | | | 2100 |
| Ring | 10p | 380 | 3800 | | | | 3800 |
| Tube | 2 | 160 | 3800 | | | | 3800 |
| Spendl | | | 9300 | | | | 9300 |
| Bike Parse | | | 20000 | | | 50000 | 70000 |
| | | | | | | | |
| Security | | | 50,000 | | | | 50,000 |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| Total | | | 89,000 | | | 50,000 | 139,000 |

Source of Finance



Entrepreneur Investment: 89,000
Investor Investment: 50,000
Total Investment: 139,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd year |
|---|-------|--------------|----------------|----------------|
| Revenue (sales) | | | | |
| Trier, Ring, Bike Pars etc. | 2500 | 75,000 | 900,000 | 945,000 |
| Total Sales (A) | 2500 | 75,000 | 900,000 | 945,000 |
| Less. Variable Expense | | | | |
| Trier, Ring, Bike Pars etc. | 2250 | 67500 | 810,000 | 850500 |
| Total variable Expense(B) | 2250 | 67500 | 810,000 | 850500 |
| Contribution Margin (CM) [C=(A-B)] | 550 | 16,500 | 198,000 | 207,900 |
| Less. Fixed Expense | | | | |
| Rent | | 1000 | 12000 | 12000 |
| Electricity Bill | | 200 | 2400 | 2400 |
| Mobile Bill | | 200 | 2400 | 2500 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Transportation | | 1,500 | 18000 | 19,000 |
| Entertainment | | 500 | 6,000 | 6,000 |
| Genaretor | | 0 | 0 | 0 |
| Salary(staff) | | 0 | 0 | 0 |
| Total Fixed Cost | | 8,400 | 100,800 | 101,900 |
| Net Profit (E) [C-D] | | 8,100 | 97,200 | 106,000 |
| Investment Payback | | | 30,000 | 30,000 |

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 | 50,000 | |
| 1.2 | Net Profit | 97,200 | 106,000 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 67,000 |
| | Total Cash Inflow | 147,000 | 173,000 |
| 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) | 30,000 | 30,000 |
| | Total Cash Outflow | 80,000 | 30,000 |
| 3 | Net Cash Surplus | 67,000 | 143,000 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 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

