

Proposed NU Business Name: **HABIB CYCLE STORE**

## ২য় দফার আবেদন

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Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman patwary



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>Habibur Rahman</b>
Age	:	07-06-1988(33 Years)
Education,	:	Class Five
Marital status	:	married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 0 Sister
Address	:	Vill: Daupur P.O: Daupur, P.S: Kalihati 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	:	<b>Mst Ayesha begum</b>
(iii) Father's name	:	<b>Md shabash uddin</b>
(iv) GB member's info	:	Branch: Palima kalihati, Centre # 10 (Female), Member ID: 1522, Group No: 01 Member since: 08-12-1998(17) First loan: 3000taka. Existing loan: 0 taka Outstanding loan: 0
Further Information:		
(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	:	8 years experience in running business. He has 6 year training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01738818239
Mother's Contact No.	:	01626581790
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mst Ayesha Begum** joined Grameen Bank since 08 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

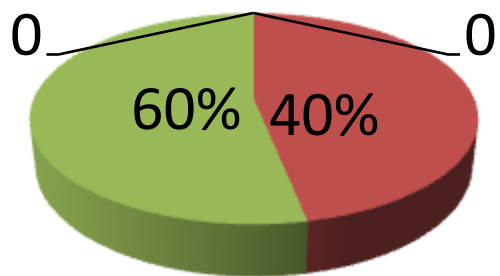
Business Name	:	<b>HABIB CYCLE STOER</b>
Location	:	Hatia Bazar,Kalihati,Tangail.
Total Investment in BDT	:	BDT 300,000
Financing	:	Self BDT 180,000(from existing business) 60% Required Investment BDT 1,20,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 10000
Size of shop	:	25 ft x 40 ft= 1000 square ft
Security of the shop	:	3,00,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like cycle Parts.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cycle Parts	1,300	39,000	468,000
	1,300	39,000	468,000
<b>Less. Variable Expense</b>			
Cycle Parts	910	19,500	234,000
<b>Total variable Expense (B)</b>	<b>910</b>	19,500	234,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	390	19,500	234,000
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		500	6,000
Transportation		400	4,800
Salary (self)		8,000	96,000
Salary (stuff)		-	-
Entertainment		300	3,600
Guard		100	1,200
Generator Bill		200	2,400
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>11,200</b>	<b>134,400</b>
<b>Net Profit (E) [C-D]</b>		<b>8,300</b>	<b>99,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Varaities parts			150,000			120,000	270,000
Sceurity			30,000			-	30,000
			<b>180,000</b>			<b>120,000</b>	<b>300,000</b>



### Source of Finance

Entrepreneur Contribution	180,000
Investors Investment	120,000
<b>Total Investment</b>	<b>300,000</b>

<b>Financial Projection (BDT)</b>						
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd year</b>	
<b>Revenue (sales)</b>						
Cycle Parts	1,600	48,000	576,000	604,800	635,040	
<b>Total Sales (A)</b>	1,600	48,000	576,000	604,800	635,040	
<b>Less. Variable Expense</b>						
Cycle Parts	1,120	24,000	288,000	302,400	317,520	
<b>Total variable Expense (B)</b>	<b>1,120</b>	24,000	288,000	302,400	317,520	
<b>Contribution Margin (CM) [C=(A-B)]</b>	480	24,000	288,000	302,400	317,520	
<b>Less. Fixed Expense</b>						
Rent		1,500	18,000	18,000	18,000	
Electricity Bill		500	6,000	6,000	6,000	
Transportation		400	4,800	4,800	4,800	
Salary (self)		8,000	96,000	96,000	96,000	
Entertainment		300	3,600	3,600	3,600	
Guard		100	1,200	1,200	1,200	
Generator Bill		200	2,400	2,400	2,400	
Mobile Bill		200	2,400	2,400	2,400	
<b>Total fixed Cost (D)</b>		<b>11,200</b>	<b>134,400</b>	<b>134,400</b>	<b>134,400</b>	
<b>Net Profit (E) [C-D]</b>		<b>12,800</b>	<b>153,600</b>	<b>161,280</b>	<b>153,600</b>	
<b>Payback</b>			<b>48,000</b>	<b>48,000</b>	<b>48,000</b>	



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1	Investment Infusion by Investor	120,000		
1	Net Profit	153,600	161,280	153,600
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		105,600	218,880
	<b>Total Cash Inflow</b>	<b>273,600</b>	<b>266,880</b>	<b>372,480</b>
<b>2</b>	<b>Cash Outflow</b>			
2	Purchase of Product	120,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>168,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>105,600</b>	<b>218,880</b>	<b>324,480</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



Advertisement for mobile phones, featuring four phone models in a grid.

JPT

Advertisement featuring a portrait of a man, possibly a political figure or local leader.



Advertisement on the left side of the image, featuring a blue and red border with some illegible text and images.

JPN

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