

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



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Mawna Unit, Dhaka

Project verified by: Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

Name	:	<b>AMINUL ISLAM</b>
Age	:	20/03/1981(36 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Brothers
Address	:	Vill: Pather para, P.O:Dakhon barotopa. P.S: Sreepur, Dist:Gazipur
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>ANOWERA BEGUM</b>
(iii) Father's name	:	<b>BODHER UDDEN</b>
(iv) GB member's info	:	Branch: Mawna Sreepur, Centre # 12(Female), Member ID: 1693 Group No: 04 Member since: 02/03/2011 (06Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 40,000/- Outstanding loan:10,000/-
(v) Who pays GB loan installment	:	Mother
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01927-381635
Family's Contact No.	:	01941-401060
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANAWARA BEGUM** joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AMINUL CYCLE STORE</b>
Location	:	Solingmore,Sreepur Gazipur
Total Investment in BDT	:	BDT 6,00,000/-
Financing	:	Self BDT 4,00,000/- (from existing business) 87% Required Investment BDT 2,00,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like:Riska, Van,Tair ,Tube,Matireal,etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 01 Employee. After getting equity fund 1 employee will be appointed</li> <li>▪The Shop is Rented.</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

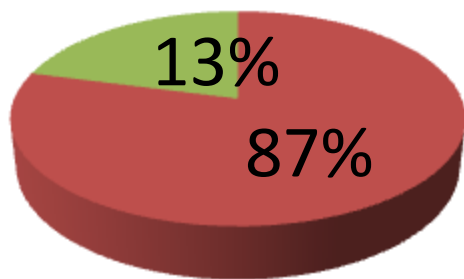
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Riska, Van,Tair ,Tube,Matireal,etc	5,310	1,59,300	1,911,600
<b>Total Sales (A)</b>	5,310	1,59,300	1,911,600
<b>Less. Variable Expense</b>			
Riska, Van,Tair ,Tube,Matireal,etc	4,500	1,35,000	1,620,000
<b>Total variable Expense (B)</b>	4,500	1,35,000	1,620,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>8,10</b>	<b>24,300</b>	<b>2,91,600</b>
<b>Less. Fixed Expense</b>			
Rant		1000	12,000
Transpotasion		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertinement		200	2,400
Electricity Bill		1000	12,000
<b>Total fixed Cost (D)</b>		<b>7,700</b>	<b>92,400</b>
<b>Net Profit (E) [C-D]</b>		<b>16,600</b>	<b>1,99,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Riska	25	6000	1,50,000	20	6,000	1,20,000	2,70,000
Van	20	8000	1,60,000	10	8,000	80,000	2,40,000
Taier+Tube	-	-	40,000				40,000
Matiral	-	-	30,000				30,000
Other	-	-	20,000				20,000
<b>Total</b>	<b>45</b>	<b>14,000</b>	<b>4,00,000</b>	<b>30</b>	<b>14,000</b>	<b>2,00,000</b>	<b>6,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 265,000
- Investor's Investment 70,000
- Total 335,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
<b>Revenue (sales)</b>					
Egg (1250x 5.90)	7,375	2,21,250	2,655,000	2,787,750	2,927,137
<b>Total Sales (A)</b>	7,375	2,21,250	2,655,000	2,787,750	2,927,137
<b>Less. Variable Expense</b>					
Feed and Medicine etc	6,175	1,85,250	2,223,000	2,334,150	2,450,857
<b>Total variable Expense (B)</b>	6,175	1,85,250	2,223,000	2,334,150	2,450,857
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>4,32,000</b>	<b>4,53,600</b>	4,76,280
<b>Less. Fixed Expense</b>					
Rant		1,000	12,000	12,000	12,000
Mobile Bill		7,00	8,400	9,000	9,200
Transpotasion		1,000	12,000	12,000	12,200
Salary (self)		5,000	60,000	60,000	60,000
Entertinment		4,00	4,800	5,500	5,700
Electricity Bill		1,000	12,000	12,500	13,300
<b>Total Fixed Cost</b>		<b>9,100</b>	<b>1,09,200</b>	<b>1,11,000</b>	1,12,400
<b>Net Profit (E) [C-D]</b>		<b>26,900</b>	<b>3,22,800</b>	<b>3,42,600</b>	3,63,880
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	80,000



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	2,00,000		
1.2	Net Profit	3,22,800	3,42,600	3,63,880
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		<b>2,42,800</b>	5,05,400
	<b>Total Cash Inflow</b>	<b>5,22,800</b>	<b>5,85,400</b>	8,69,280
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan	-		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>2,80,000</b>	<b>80,000</b>	80,000
<b>3</b>	<b>Net Cash Surplus</b>	<b>2,42,800</b>	<b>5,05,400</b>	7,89,280

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

