

Abul Cycle Mart



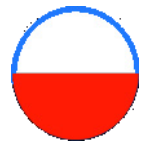
Presented by
Ismail Hosen

Nu Identified and PP Prepared by :

Farhana Huque

Verified By: **Md. Nazrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Ismail Hosen
Age	:	25 years
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	Brother – 1, Sisters- 3
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. Shahera Begum
(iii) Father's name	:	Mr. Md. Abul Hosen
(iv) GB member's info	:	Branch: Sonapur Centre 16/ma , Loan no.: 2733/1, Member since 02-08-2002, First loan: Tk. 5000/- Existing loan: Tk. 85000, Outstanding: Tk 56000
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A N/A
Education	:	Degree pass

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

Present Occupation	:	Cycle store
Business Experiences Training Info	:	2 years
Other Own/Family Sources of Income	:	Father also works with NU.
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 2002 (12 years). NU invested GB Loan in his business and repaired their own house from the income of his business. They also bought some cattle. NU's mother gradually improved their life standard by using GB loan

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Abul Cycle Mart
Address/ Location	:	Hajigonj road, Ramgonj, Laxmipur.
Total Investment in BDT	:	2,80,000/-
Financing	:	Self BDT 1,50,000 (from existing business) 54% Required Investment BDT 1,30,000 (as equity) 46%
Present salary/drawings from business (estimates)	:	12,000/-
Proposed Salary		12,000/-
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		25%
(iii) Agreed grace period		4 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from cycle rent	300	9,000	1,08,000
Income from Bamboo accessories	500	15,000	1,80,000
<i>Income from cycle repairing</i>	200	6,000	7,20,000
Gross Profit	1,000	30,000	3,60,000
<i>Less: Operating Costs</i>			
Electricity bill		300	3,600
Generator bill		200	2,400
Shop Rent		2500	30,000
Night Guard bill		100	1,200
Cycle Servicing		1,700	20,400
Mobile bill		500	6000
Present salary/Drawings- self		12,000	1,44,000
Others cost		500	6,000
Non Cash Item:			
Depreciation Expenses		716	8,592
<i>Total Operating Cost (D)</i>		18,516	2,22,192
Net Profit (C-D):		11,484	1,37,808

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<u>Investments in different categories:</u>			
1. Bamboo Accessories = 31000/-	150000/-		
2. Cycle parts = 5000/-			
3. Cycle (12pc) = 36000/-			
4. Cycle- small(5pc) = 8000/-			
5. Furniture, Table, Rack = 10000/-			
6. Advance = 50000/-			
7. Machineries & others = 10000/-			
<u>Proposed items</u>			
1.Pumper = 15000/-		130000/-	
2. Tire tube(50pc) & Ring(50pc) = 35000/-			
3. Handle bar, three-ball, gear set Break set, fork seat, bell, carrier, lock, Stand, mart guard = 50000/-			
4.Bamboo accessories = 30000/-			
Total Capital			280000/-

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from cycle rent	400	12000	144000	400	12000	144000
Income from Bamboo accessories	600	18000	216000	700	21000	252000
<i>Income from cycle repairing</i>	400	12000	144000	400	12000	144000
Gross Profit	1400	42000	504000	1500	45000	540000
Less: Operating Costs						
Electricity bill		300	3600		300	3600
Shop Rent		2500	30000		2500	30000
Night Guard bill		100	1200		100	1200
Generator bill		200	2400		200	2400
Cycle Servicing		1700	20400		1700	20400
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000
Proposed Salary- Self		12000	144000		13000	156000
Proposed Salary- Staff (1)		5000	60000		5000	60000
Others		500	6000		500	6000
Non Cash Item:						
Depreciation Expenses		841	10092		841	10092
Total Operating Cost		23641	283692		24641	295692
(Net Profit		18359	220308		20359	244308
Pay Back			78000			78000
Retained Income:			142308			166308

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	130,000	
		220308	244308
1.2	Net Profit		
1.3	Depreciation (Non cash item)	10092	10092
1.4	Opening Balance of Cash Surplus		96400
	Total Cash Inflow	360400	350800
2.0	Cash Outflow		
2.1	Purchase of Product	130000	
2.2	Payment of GB Loan	56000	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	78000	78000
	Total Cash Outflow	264000	90000
3.0	Net Cash Surplus	96400	272800

SWOT Analysis

STRENGTH

- ✓ Well Known businessman in locality.
- ✓ Provide quality products and services to meet demand for the community.
- ✓ Skill and Experience .

WEAKNESS

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

OPPORTUNITY

- ✓ Demand of bamboo items
- ✓ Repairing cycle & Other Vehicle .

THREATS

- ✓ Political Unrest.
- ✓ Other competition.



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For more information

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