

Proposed NU Business Name: Mohammad Ali Cycle Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mohammad Ali Vill: Boaldhar, Union: Boaldhar, Post: Holdibari hat, Upazila: Baliadangi, District: Thakurgaon.
Age	:	29 Years
Marital status	:	Married
Children	:	01 (one) Daughter
No. of siblings:	:	04 (Four) Brothers.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Hazera Khatun
(iii) Father's name	:	Md. Dobirul Islam
(iv) GB member's info	:	<i>Branch: Vhanor, Baliadangi. Centre # 28/Mo,</i> <i>Loan no.: 4081, Member since 23 October, 2008.</i> First loan: Tk. 20,000 Existing loan: Nil.
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Five
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	15 (fifteen) years experience in this business, started the business with BDT 20,000 (Twenty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01737618061
NU's National ID No.	:	9410842574720
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hazera Khatun is a GB member since 2008 at first she took GB loan BDT 20,000 (Twenty thousand).
- Gradually she took GB loan several times and utilized it for household purposes, cultivation and assisting her elder son in cycle parts business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mohammad Ali Cycle Store</i>
Address/ Location	:	Baliadangi, College road, Thakurgaon.
Total Investment in BDT	:	Tk. 182,000
Financing	:	Self Tk. 182,000 (from existing business) Investor tk. 100,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 4,500 (Four thousand five hundred)
Proposed Salary	:	Taka 5,000 (Five thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On products 13%, Servicing 70%
(ii) Estimated % of proposed gross profit margin	:	On products 13%, Servicing 70%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

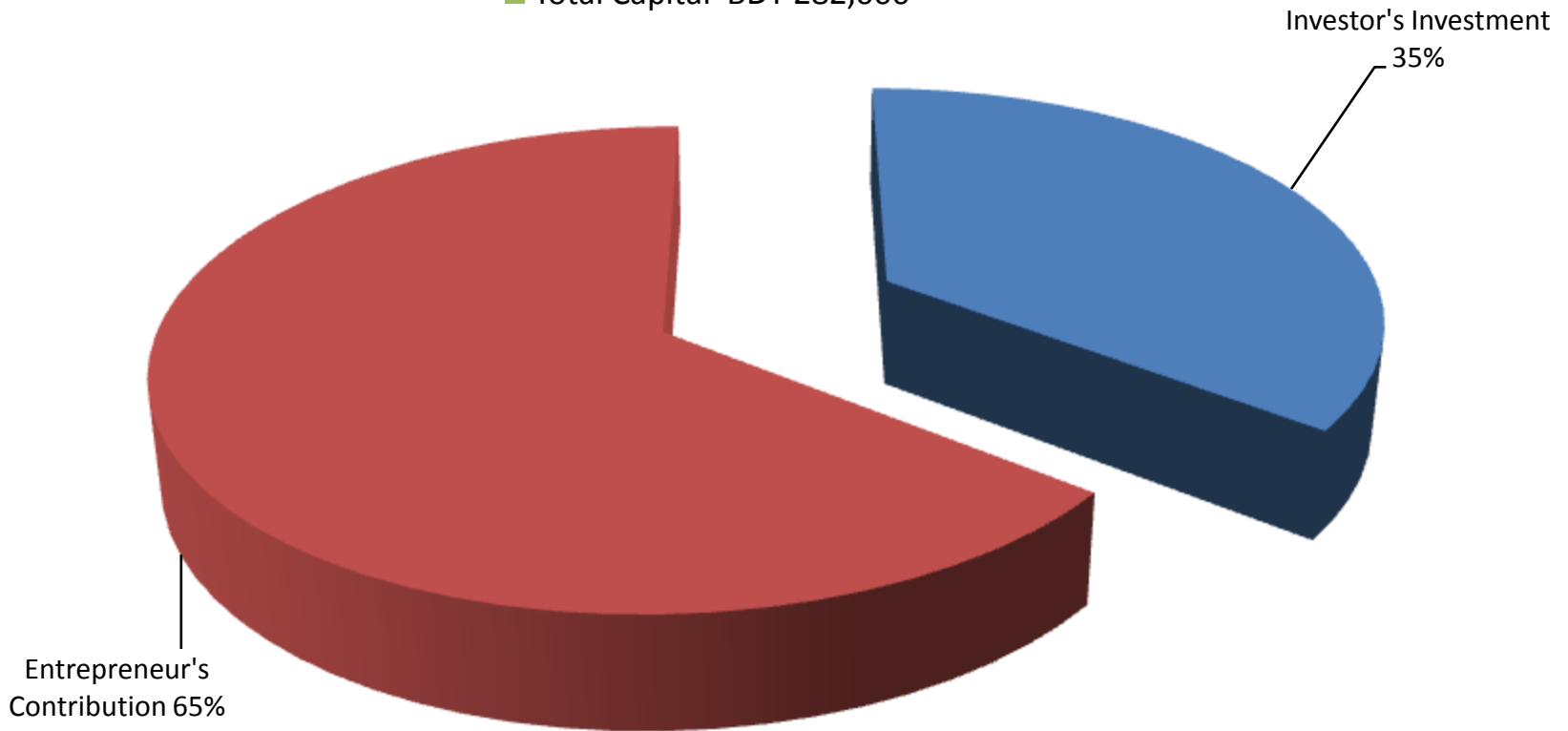
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales of products	1,800	46,800	561,600
Income of Servicing	400	10,400	124,800
Total Servicing Income (A)	2,200	57,200	686,400
Less: Cost of sales:			
Cost of Sales	1,494	38,844	466,128
Cost of Servicing (Materials)	120	3,120	37,440
Total Cost of Sales/Servicing (B)	1,614	41,964	503,568
Gross profit (GP) [C=(A-B)]	586	15,236	182,832
Less: Operating Costs:			
Electricity bill		500	6,000
Generator Bill		300	3,600
Shop Rent		800	9,600
Night guard bill		30	360
Conveyance Bill		100	1,200
Mobile bill		300	3,600
Present salary-Self		4,500	54,000
Present salary-Staff (1)		3,000	36,000
Other Expenses (Stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		2,001	24,010
Total Operating Costs (D)		11,831	141,970
(C-D)Net Profit:		3,405	40,862

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investment in products (Tube, rubber reed bulb, tyre, pedal, breaker components, gear, rubber, handlebars stem, aluminum frame, pin, seat cover, hand gloves, lock back light, painting color etc.)	16,000	70,000	86,000
Machines & Parts (Gas cylinder, wind machine, pressure machine, Grading machine etc.)	105,000	-	105,000
Drill machine (1)	-	20,000	20,000
Welding machine (1)	20,000	-	20,000
Bicycle (1)	4,000	-	4,000
Advance for shop	30,000	-	30,000
Furniture and decoration	6,600	10,000	16,600
Cash in hand	400	-	400
Debtors	-	-	-
Creditors	-	-	-
Total Capital	182,000	100,000	282,000

SOURCE OF FINANCE

- Investor's Investment BDT 1,00,000
- Entrepreneur's Contribution BDT 182,000
- Total Capital BDT 282,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Proposed Business (BDT)								
	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales of products	2,400	62,398	748,781	2,760	71,758	861,098	3,036	78,934	947,208
Est. Income of Servicing	600	15,600	187,200	630	16,380	196,560	662	17,199	206,388
Total Sales/Servicing Income (A)	3,000	77,998	935,981	3,390	88,138	1,057,658	3,697	96,133	1,153,596
Less: Cost of sales:									
Est. Cost of Sales	1,992	51,791	621,488	2,291	59,559	714,712	2,520	65,515	786,183
Est. Cost of Servicing (Materials)	180	4,680	56,160	189	4,914	58,968	198	5,160	61,916
Total Cost of Sales/Servicing (B)	2,172	56,471	677,648	2,480	64,473	773,680	2,718	70,675	848,099
Gross profit (GP) [C=(A-B)]	828	21,528	258,333	910	23,665	283,979	979	25,458	305,497
Less: Operating Costs:									
Electricity bill		600	7,200		650	7,800		670	8,040
Generator Bill		400	4,800		430	5,160		480	5,760
Shop Rent		800	9,600		800	9,600		800	9,600
Night guard bill		60	720		120	1,440		140	1,680
Coveyance Bill		200	2,400		200	2,400		200	2,400
Mobile bill (including SMS & Reporting)		500	6,000		500	6,000		550	6,600
Ownership Transfer Fee		333	4,000		667	8,000		667	8,000
Proposed salary-Self		5,000	60,000		5,500	66,000		6,500	78,000
Proposed salary-Stuff (1)		3,000	36,000		4,000	48,000		4,500	54,000
Other Expenses (Stationary & Entertainment etc.)		400	4,800		450	5,400		470	5,640
Non Cash Item:									
Depreciation Expenses		2,001	24,010		2,001	24,010		2,001	24,010
Total Operating Costs (D)	-	13,294	159,530	-	15,318	183,810	-	16,978	203,730
(C-D)Net Profit:		8,234	98,803	-	8,347	100,169	-	8,481	101,767
Retained Income:			98,803			198,972			300,739

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule: Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit	102,803	108,169	109,767
1.3	Depreciation Expenses (Non Cash Item)	24,010	24,010	24,010
1.4	Opening Balance of Cash Surplus	-	102,813	186,992
	Total Cash Inflow	226,813	234,992	320,769
2.0	Cash Outflow			
2.1	Purchase of products	100,000	-	-
2.2	Investment Payback including ownership transfer fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Net Cash Surplus	102,813	186,992	272,769

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 01
- Future employment: 0
- Trade license in his own name
- Maintain books of records
- Experience (15 yrs.)

WEAKNESS

- Can not supply goods & services according to demand.

OPPORTUNITIES

- Located in Bazaar place;
- Have some fixed customer;
- The capital of Entrepreneur will be Tk. 482,739 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitor's;
- Political unrest.

Presented at 4th In-house Executive Social Business Design Lab
on March 31, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



ট্রেড লাইসেন্স

৬নং ভানোর ইউনিয়ন শ্রমিক কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

অর্থ বছর : ২০১৪- ২০১৫

ক্রমিক নং

তারিখ: ১৫/০৮/১৫

৪৪

বহি নং

লাইসেন্স নং: ৬০

স্বাক্ষর প্রদানের নাম: মোহাম্মদ হুমায়ূন আলী

মালিক/প্রাপক/ইজারতের নাম: মোহাম্মদ হুমায়ূন

পিতা/স্বামীর নাম: মোঃ হুমায়ূন ইসলাম

ঠিকানা: বালিয়াডাঙ্গী, ঠাকুরগাঁও।

উপজেলা বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার বর্ণনা: বাসস্থান নির্মাণের কাজ

২০/০৮/২০১৫ ইং তারিখ পর্যন্ত মূল্যঃ

এই লাইসেন্সের পরিমাণ টাকা: ১০০/-

এক হয়ে তার বন্দন/বন্ড/পেচা

২০১৪-২০১৫ অর্থ বছরে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ১৫/০৮/১৫

স্বাক্ষর প্রদানের নাম
মোহাম্মদ হুমায়ূন আলী
১৫/০৮/১৫



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোহাম্মদ আলী
Name: Mohammad Ali

পিতা: মোঃ দবিরুল ইসলাম

মাতা: মোছাঃ হাজেরা খাতুন
Date of Birth: 15 Aug 1986

ID NO: 9410842574720

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকর্মী মৃত্যু বা অন্য কারণে পাসপোর্ট মতো ক্ষতিগ্রস্ত হলে মিলটির সাথে পরিচয় করে পুনরায় জমা করতে হবে।
মিলটি: নামস্বাক্ষর, কোয়ালিফার, কোয়ালিফার, হাজেরা, হুমায়ূন আলী হাট, ৪১৪০, বালিয়াডাঙ্গী, ঠাকুরগাঁও।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১১/০৮/২০১৫





Thank You