

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



Project identification and prepared by: Md Mozammel Hoq,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAFIQUL ISLAM KHAN
Age	:	03-05-1989 (26 Years)
Education, till to date	:	B.S.S
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Delduar, P.O: Delduar, P.S: Delduar, 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	:	SELINA BEGUM
(iii) Father's name	:	ABUL KALAM KHAN
(iv) GB member's info	:	Branch: Delduar, Centre # 76 (Female), Member ID: 7437, Group No: 02 Member since: 24-08-2004 (11 Years) First loan: BDT 3,000
Further Information:		Existing loan: BDT 3,00,000 Outstanding loan: BDT 1,61,400
(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	:	Twelve years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-786040
Brother Contact No.	:	01718-481666
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA BEGUM joined Grameen Bank since 11 years ago . At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	KALAM CYCLE STORE
Location	:	Uttar Bazaar, Delduar, Tangail.
Total Investment in BDT	:	BDT 4,00,000
Financing	:	Self BDT 2,50,000(from existing business) 62% Required Investment BDT 1,50,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 17 ft= 306 square ft
Security	:	BDT 1,00,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tire, Tube, Ring, Rickshaw frame, Bearing, Chain Socket, Excel socket, Handle, Bell, Frog stand,Free oil etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one artisans.▪After getting equity fund one artisans will be appointed.▪The land is rented.▪Collects goods from Dhaka, Delduar.▪Agreed grace period is 4 months.

Existing Business (BDT)

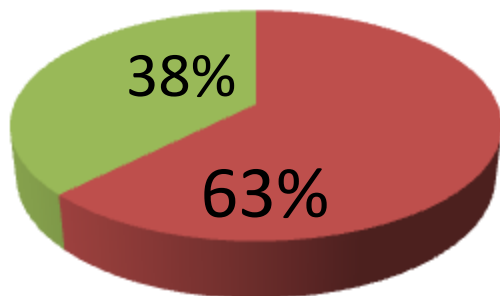
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cycle Parts & Accsorries	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Cycle Parts & Accsorries	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity bill		350	4,200
Mobile Bill		300	3,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Guard		200	2,400
Entertainment		400	4,800
Total fixed Cost (D)		15,250	183,000
Net Profit (E) [C-D]		8,750	105,000

Present and proposed investment breakdown

Present stock items	
Particulars	Amount
Tire (10 bundle x 8,000)	80,000
Tube (4 Ct. x 9,500)	38,000
Ring (4 Bundle. X 5,000)	20,000
Rickshaw frame (8pcs. X 1,000)	8,000
Chain (100 pcs x 100)	10,000
Bearing (250 x 90)	22,500
Stand (30 x 240)	7,200
Handle (30 x 400)	12,000
Others	52,300
Total	2,50,000

Proposed items	
Particulars	Amount
Tire (5bundle x 8,000)	40,000
Tube (3 Ct. x 9,500)	28,500
Ring (4 Bundle. X 5,000)	20,000
Chain (100 pcs x 100)	10,000
Rickshaw frame (4pcs. X 1,000)	4,000
Bearing (100 x 90)	9,000
Frog (50 x 450)	22,500
Others	16,000
Total	1,50,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 150,000
- Total 400,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cycle Parts & Accsorries	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Cycle Parts & Accsorries	4,800	144,000	1,728,000	1,814,400	1,905,120
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity bill		350	4,200	4,500	5,000
Mobile bill & SMS Monitoring		400	4,800	5,500	6,000
Transportation		3,000	36,000	38,000	40,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		8,000	96,000	96,000	96,000
Guard		200	2,400	3,000	3,000
Entertainment		500	6,000	6,500	7,000
Total Fixed Cost		19,450	233,400	237,500	241,000
Net Profit (E) [C-D]		16,550	198,600	216,100	235,280
Investment Payback			60,000	60,000	60,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	198,600	216,100	235,280
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		138,600	294,700
	Total Cash Inflow	348,600	354,700	529,980
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	138,600	294,700	469,980

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 12 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

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FAMILY PICTURE

