



Grameen Kalyan

Proposed NU Business Name : Roshid Cycle Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Jewel Hossain Vill: Batikamara, Post: Kumarkhali Upazilla : Kumarkhali, District: Kushtia
Age	:	24 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2(Two) 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. Rina Khatun
(iii) Father's name	:	Md. Abdul Roshid
(iv) GB member's info	:	Branch: Kumarkhali, Group # 01, Centre # 5/M, Loan no.: 1083/2 Member since: 2000, First loan: Tk. 3,000, Last GB loan: 1,40,000, Outstanding: 1,00,000
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	H.S.C Pass

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Bicycle Business
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	05 (Five) years experiences in this business. Started business with BDT 10,000 (Ten thousand). Present business value is around BDT 70,000/-
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01760366601
National ID number	:	19925017186000118
NU Project Source/Reference	:	Gk/Kum/Mst. Sharmin Akter/2556

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 3,000 (Three thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Roshid Cycle Store
Address/ Location	:	Torun More, Kumarkhali Thana : Kumarkhali, District : Kushtia.
Total Investment in BDT	:	BDT: 1,40,000
Financing	:	Self BDT : 70,000 (from existing business) Required Investment BDT : 70,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 8000 (Eight thousand)
Proposed Salary	:	BDT 10000 (Ten thousand)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going project so the fund needs to increase the volume of existing products; ➤ The product line is Air Machine, Bearing, Old Cycle, New cycle parts , Vangari cycle parts etc; ➤ The existing product volume will be increased after getting the new investment; ➤ Average 85 % gross profit on sales and services; ➤ Payback period to the investor is 2 years;

INFO ON EXISTING BUSINESS OPERATIONS

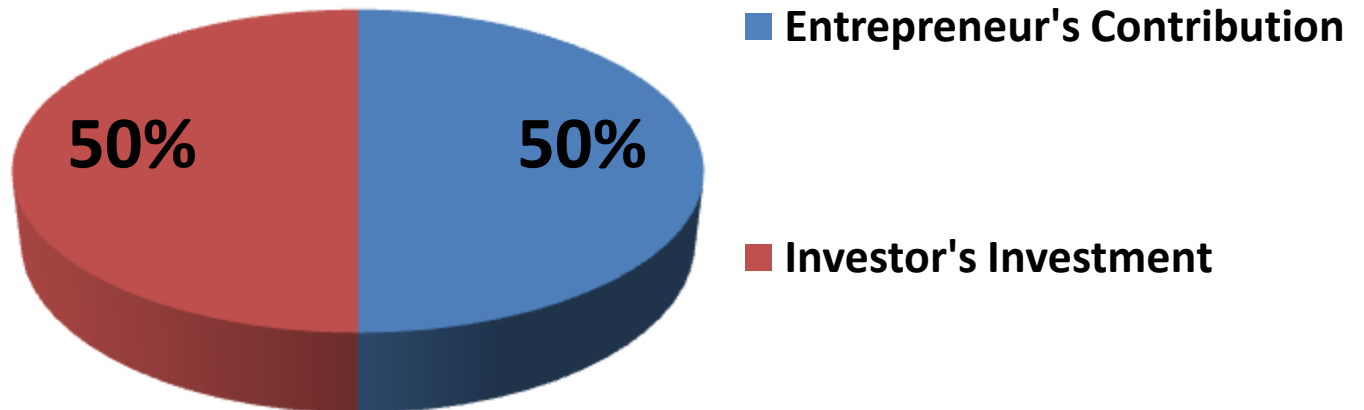
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from Sales & Services(A)	500	15,000	180,000
Less: Cost of sales (B):	75	2,250	27,000
Gross profit (GP) [C=(A-B)]	425	12,750	153,000
<u>Less: Operating Costs:</u>			
Electricity bill		100	1,200
Shop Rent		1000	12,000
Mobile bill		100	1,200
Present salary/Drawings-self		8,000	96,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses		600	7,000
Total Operating Cost (D)		9,900	118,600
(C-D)Net Profit:		2,850	34,400

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business / NU (BDT)	Proposed Business (BDT)	Total Investment
1	2	3	4=(2+3)
Investments in different categories:			
Ready Cycle	20,000	25,000	45,000
Air Motor	0	5,000	5,000
Old Cycle parts	10,000	15,000	25,000
New parts	5,000	20,000	25,000
Insturment	5,000	0	5,000
Furniture and decoration	0	5,000	5,000
Security	20,000	0	20,000
Cash in Hand	10,000	0	10,000
Total Capital	70,000	70,000	140,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	70,000	50
Investor's Investment	70,000	50
Total Investment	140,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Income Sales & Services (A)	800	24,000	288,000	920	27,600	331,200
Less: Cost of sales (B):	120	3,600	43,200	138	4,140	49,680
Gross profit (GP) [C=(A-B)]	680	20,400	244,800	782	23,460	281,520
Less: Operating Costs:	-					
Electricity bill		300	3,600		330	3,960
Shop Rent		1,000	12,000		1,000	12,000
Transportation		500	6,000		500	6,000
Mobile bill		250	3,000		275	3,300
Proposed salary		10,000	120,000		10,000	120,000
Other Expenses		100	1,200		150	1,800
Non Cash Item:						
Depreciation Expenses		600	7,200		600	7,200
Total Operating Cost (D)		12,750	153,000		12,855	154,260
(C-D)Net Profit:		7,650	91,800		10,605	127,260
Retained Income:			91,800			127,260

Notes: 1. **Agreed Grace period:** Three Months.

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee after three months grace period.

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

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow:		
Opening Balance	10,000	129,800
Capital Infusion by Investor	70,000	
Sales	288,000	331,200
Total Receipts	368,000	461,000
Cash Outflow:		
Cost of goods sold	43,200	49,680
Operating expenses	153,000	154,260
Return to investor	42,000	42,000
Total payment	238,200	245,940
Closing Balances	129,800	215,060

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1
- Skill & experience;
- Good Reputation;
- Ownership in his own name;
- Keeping books of record.

WEAKNESS

- Can not supply products as per demand lack of capital.

OPPORTUNITIES

- Perfect Location of shop;
- Fixed customer (retail);
- Investor's money will be payback in two years.

THREATS

- Local competitor
- Credit Sales
- Product Damage.

Presented at SB Design Lab on November 22,
2016 at Yunus Centre.

Thank you



















NU with his parents



NU with his mother



NU with his mother

কৃষকদের পরিষদের মনঃ কল্পনা
সংস্কার ও আর্জিট প্রদানের ১২(১) নিয়ম প্রদান

কিশোরিয়া: বাহুরাণির গ্রাম

ক্রমিক নং- 076

ট্রেড লাইসেন্স

৪নং সদকী ইউনিয়ন পরিষদ
উপজেলা ও থানা: কুমারখালী, জেলা: কুষ্টিয়া।

বহি নং- ০১

তারিখ- ২৭/০০/২০১৬

লাইসেন্স নং- ৭৬/২০১৬

দোকান/কোম্পানী/কার্ম/গ্রহীতার নাম: **বক্তিদ্ মোইজেন খোর**

পিতা/স্বামীর নাম: **মোঃ ইশ্রেন হোসেন**

ঠিকানা: **বাটিকায়াবন, কুমারখালী, কুষ্টিয়া**

পেশা ব্যবসা ও যানবাহন প্রভৃতি: **মাইজেনের পার্টিস প্র ডোশের**

বৈধ বা বলবৎ থাকার সময় (বৎসর): ২০১৬ হইতে ২০১৭ এর জুন মাস পর্যন্ত।

প্রদত্ত টাকার পরিমাণ: অংকে ২০০৫

কথায়: **দুইশত টাকা মাত্রি**

ভ্যাট-১৫% ৩০০ টাকা।

কথায়: **ত্রিশ টাকা মাত্রি**

চেয়ারম্যান
মোঃ ইশ্রেন হোসেন
৪নং সদকী ইউনিয়ন পরিষদ
উপজেলা: কুমারখালী, জেলা: কুষ্টিয়া।

Thank You