

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HAFIZUL ISLAM
Age	:	08-05- 1988 (18 Years)
Education, till to date	:	Class (V)
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Brothers and 02 Sisters
Address	:	Vill:Gbindapur P.O: Khalpar P.S: Nobabgonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOSAMMAT. HAFIZA KHATUN
(iii) Father's name	:	Md.CHAN MIA
(iv) GB member's info	:	Branch :Churain, Centre 11 (Female), Member ID: 6469, Group No: 10 Member since: 2006(08 Years) First loan: BDT 5,000 Existing loan: BDT 50,000 Outstanding loan: 0
Further Information:		
(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.)	:	Rickshaw Renting
Business Experiences and Training Info	:	08 years experience in running business. 08 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01722-462152
Family's Contact No.	:	01815-632471
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat. HAFIZA KHATUN joined Grameen Bank since 08 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	:	CHAN CYCLE STORE
Location	:	Durgapur Road, Nobabgonj, Dhaka
Total Investment in BDT	:	BDT 4,50,000/-
Financing	:	Self BDT 3,50,000/- (from existing business) 78% Required Investment BDT 1,00,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 30 ft= 360square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Battery, Container, Charger, Tire e.t.c.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 2 employees.▪ The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Battery, Container, Charger, Tire e.t.c.	2900	87000	1044000
Total Sales (A)	2900	87000	1044000
Less Variable Expense			
Battery, Container, Charger, Tire e.t.c.	2310	69300	831600
Total variable Expense (B)	2,310	69300	831600
Contribution Margin (CM) [C=(A-B)]	990	29700	356400
Less Variable Expense			
Rent		2,500	30000
Electricity bill		500	6000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		300	3600
Generator		150	1800
Mobile bill		500	6000
Total fixed cost (D)		20,950	251400
Net Profit (E)= [C-D]		8,750	105000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Battery	12	5000	60,000	0	0	0	60,000
Motor	3	4000	12,000	0	0	0	12,000
Contoller	10	1200	12,000	0	0	0	12,000
Charger	30	1500	45,000	0		0	45,000
Frame,Frock	10	3500	35,000	0		0	35,000
Bearing, Rabar	1	30000	30,000	0		0	30,000
Tire, Tube	1	50000	50,000			0	50,000
Other parts	1	50000	50,000			0	50,000
Chain Gear	1	6000	6,000			0	6,000
Rickshaw			0	1	80000	80,000	80,000
Security	1	50000	50,000			0	50,000
Total	70	201200	350,000	1	0	80,000	430,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Battery, Container, Charger, Tire e.t.c.	5100	153000	1836000	1927800	2024190
Total Sales (A)	5100	153000	1836000	1927800	2024190
Less Variable Expense					
Battery, Container, Charger, Tire e.t.c.	3825	114750	1377000	1445850	1518142.5
Total variable Expense (B)	3,825	114750	1377000	1445850	1518142.5
Contribution Margin (CM) [C=(A-B)	1,275	38250	459000	481950	506047.5
Less Variable Expense					
Rent		2,500	30000	30,000	30000
Electricity bill		700	8400	8900	9400
Transportation		2,400	28800	29,300	29800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Generator		150	1800	1800	1800
Mobile bill		600	7200	7300	7400
Total fixed cost (D)		21,650	258,000	259,100	260200
Net Profit (E)= [C-D]		16600	199200	222,850	245847.5
Investment Payback			40,000	40,000	40,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	187,200	214,000	242195
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		155,200	337200
	Total Cash Inflow	267200	369200	579395
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	155,200	337200	547395

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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











FAMILY PICTURE

