

Proposed NU Business Name: **BELAL CYCLE MART**



Project identification and prepared by: Md.Nasir uddin sheikh
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	BELAL HOSSAIN
Age	:	01/01/1983 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Sons1 Daughter
No. of siblings:	:	05 Brother 02 Sisters
Address	:	Vill: Motua P.O: Chagal naiya, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE:ANOWARA BEGUM
(iii) Father's name	:	LATE:SURUJ MIAH
(iv) GB member's info	:	Branch: Chagalnaiya, Centre # 35/(Female), Member ID:2597, Group No: 05 Member since: 05-03-2000-2007 (7 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 0,00/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Seven Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01861-897030
Mother's Contact No.	:	01837-205198
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE:ANOWARA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

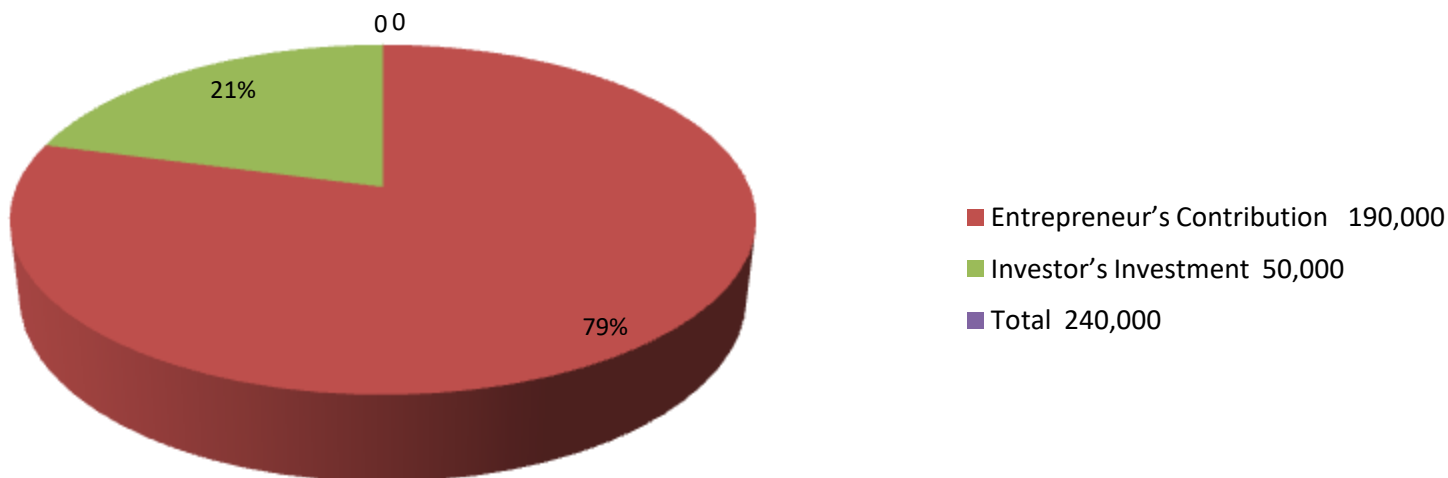
Business Name	:	BELAL CYCLE MART
Location	:	Collage Road, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 2,40,000/-
Financing	:	Self BDT 1,90,000/- (From Existing Business) 79% Required Investment Bdt,50,000(as Equity) 21%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 10 ft. = 200 Square Ft
Security Of The Shop	:	30,0000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like tyer,ring,frem,tube,battery,lp gase,servicing,& others.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
frem,tube,battary,lp gase,servicing,& others.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
frem,tube,battary,lp gase,servicing,& others.	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 3		3000	36000
Entertainment		200	2400
Guard		0	0
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		12000	144000
Net Profit (E)= [C-D]		6000	72000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
tayer	16,000	0	16,000
ring	8,000	0	8,000
frem	11,000	10,000	21,000
tube	10,000	20,000	30,000
battery	40,000	20,000	60,000
lp gas	54,000	0	54,000
others	21,000	0	21,000
security	30,000	0	30,000
Total	190,000	50,000	240,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
frem,tube,battary,lp gase,servicing,& others.	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
frem,tube,battary,lp gase,servicing,& others.	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12000	141600	142180	142769
Net Profit (E)= [C-D]		9000	108000	113400	119070
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	108,000	113400	119070
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88000	181400
	Total Cash Inflow	158,000	201,400	300,470
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	88,000	181,400	280,470

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Collage Road, Chagal
Naiya, Feni., Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



8-8-6





