

PIYARA CYCLE HASPATAL



Project identification and prepared by: Sohel Molla, Jamurkee Unit, Tangail
Project verified by: Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ROMAN KHAN
Age	:	02-01-1983 (32 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brothers & 4 Sister
Present Address		Vill: Habla North Para P.O: Tenguria para P.S: Bashail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	LATE. RULI AKTER
(iii) Father's name	:	MD SANOWER HOSSAIN KHAN
(iv) GB member's info	:	Branch: Dubail Delduar, Centre # 06 (Male), Member ID: 5353/1, Group No: 08 Member since: 20-06-1999 (16 Years) First loan: BDT 3,000
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT 22,400
(v) Who pays GB loan installment	:	Father No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Thirteen years experience in running business. He has hand training from his father.
Other Own/Family Sources of Income	:	Father's Income (Seasonal business and Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-621845
Brother Contact No.	:	01776-415399
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Md Sanower Hossain Khan is a member of Grameen Bank since 16 years. At first he took 3,000 taka loan from Grameen Bank. Md Sanower Hossain Khan gradually took loan from GB. Utilize loan in Cycle garage, seasonal business and Agriculture. He made a tin shed house and install a tube-well.

Proposed Nobin Udyokta Business Info

Business Name	:	PIYARA CYCLE HASPATAL
Location	:	Pakutia bazar, Tangail
Total Investment in BDT	:	BDT 1,55,000
Financing	:	Self BDT 75,000 (from existing business) 52% Required Investment BDT 80,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪All kinds of Cycle, Rickshaw, Van parts are available.▪Repairing of Cycle, Rickshaw & Van.▪Provide air push service.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Bonghsal & Tangail.▪The shop is rented.▪Agreed grace period is 4 months.

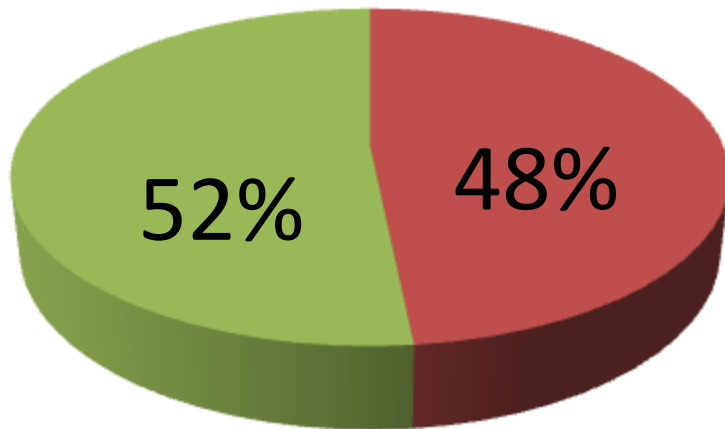
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ring, Handle, Tire, Tube, Frog, Mud guard, Bell, Ball bearing, Paddle, Sit cover, Carrier, stand, Chain cover etc	800	24,000	288,000
Servicing	300	9,000	108,000
Cycle Rent	100	3,000	36,000
Air push	100	3,000	36,000
Total Sales (A)	1,300	39,000	468,000
Less. Variable Expense			
Ring, Handle, Tire, Tube, Frog, Mud guard, Bell, Ball bearing, Paddle, Sit cover, Carrier, stand, Chain cover etc	640	19,200	230,400
Total variable Expense (B)	640	19,200	230,400
Contribution Margin (CM) [C=(A-B)]	660	19,800	237,600
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		500	6,000
Generator Bill		140	1,680
Mobile Bill		500	6,000
Transportation		500	6,000
Salary (self)		7,000	84,000
Entertainment		300	3,600
Guard		100	1,200
Total fixed Cost (D)		10,240	122,880
Net Profit (E) [C-D]		9,560	114,720

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ring, Handle, Tire, Tube, Frog, Mart girt, Bell, Ball bearing, Paddle, Sit cover, Carrier, stand, Chain cover etc	50,000	80,000	1,30,000
Air Push Machine	15,000	-	15,000
Security	10,000	-	10,000
Total	75,000	80,000	1,55,000

Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 80,000
- Total 155,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Ring, Handle, Tire, Tube, Frog, Mud guard, Bell, Ball bearing, Paddle, Sit cover, Carrier, stand, Chain cover etc	1,500	45,000	540,000	567,000	595,350
Servicing	600	18,000	216,000	226,800	238,140
Cycle Rent	100	3,000	36,000	37,800	39,690
Air push	100	3,000	36,000	37,800	39,690
Total Sales (A)	2,300	69,000	828,000	869,400	912,870
Less. Variable Expense					
Ring, Handle, Tire, Tube, Frog, Mud guard, Bell, Ball bearing, Paddle, Sit cover, Carrier, stand, Chain cover etc	1,200	36,000	432,000	453,600	476,280
Total variable Expense (B)	1,200	36,000	432,000	453,600	476,280
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		500	6,000	6,500	7,000
Generator Bill		140	1,680	1,800	2,000
Mobile bill & SMS Monitoring		450	5,400	6,000	6,500
Transportation		800	9,600	11,600	12,600
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		500	6,000	7,000	8,000
Guard		100	1,200	1,500	1,800
Non Cash Item					
Depreciation		250	3,000	3,000	3,000
Total Fixed Cost		15,940	191,280	195,800	199,300
Net Profit (E) [C-D]		17,060	204,720	220,000	237,290
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	204,720	220,000	237,290
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		175,720	366,720
	Total Cash Inflow	287,720	398,720	607,010
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	175,720	366,720	575,010

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 13 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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বাড়ি, নাট্যপাড় বাজার, দেলদুয়ার-টাঙ্গাইল।







FAMILY PICTURE

