

Proposed NU Business Name : **Ma Cycle Store**

Business Category: **General Retail & Wholesale**



Business Proposal Prepared & Verified by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Faruk Khondokar</i> Vill: Pogoil, Union: Nakai, Post: Nakai Hat, Upazila: Gobindoganj, District: Gaibandha.
Age	:	33 years
Marital status	:	Married
Children	:	02 (Two) Sons and 01 (One) Daughter.
No. of siblings:	:	01 (One) Brother
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. Mazeda Begum
(iii) Father's name	:	Late. Sabu Miah
(iv) GB member's info	:	<i>Branch: Nakai Hat, Gobindoganj, Centre # 9/mo,</i> <i>Loan no.: 8136, Membership since March 01, 2000</i> First loan: Tk. 3,000 Existing loan: Nil, Last Loan: Tk. 5,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he (Entrepreneur) has another income from livestock business and agriculture.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 50,000. (Fifty thousand). He has on hand Servicing training from local Shop in his local area.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01780105925
NU's National ID No.	:	3213055763271
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Mazeda Begum is a GB member March 01, 2000 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for purchasing cows and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ma Cycle Store</i>
Address/ Location	:	College road, Nakai Hat, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 439,000
Financing	:	Self Tk. 289,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20% and Servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On products 20% and Servicing 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (parts of van & rickshaw)	1,200	33,600	403,200
Income from Servicing	100	2,800	33,600
Total Sales income & Servicing (A)	1,300	36,400	436,800
Less: Cost of sales of products (Product Purchase)	960	26,880	322,560
Less: Total of sales (B)	960	26,880	322,560
Gross Profit (C) [C=(A-B)]	340	9,520	114,240
Less: Operating Cost:			
Electricity bill		800	9,600
Shop rent		700	8,400
Mobile bill		200	2,400
Night Guard bill		100	1,200
Conveyance bill		500	6,000
Present Salary (Family & Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		322	3,865
Total Operating Cost (D)		6,022	72,265
Net Profit (C-D):		3,498	41,975

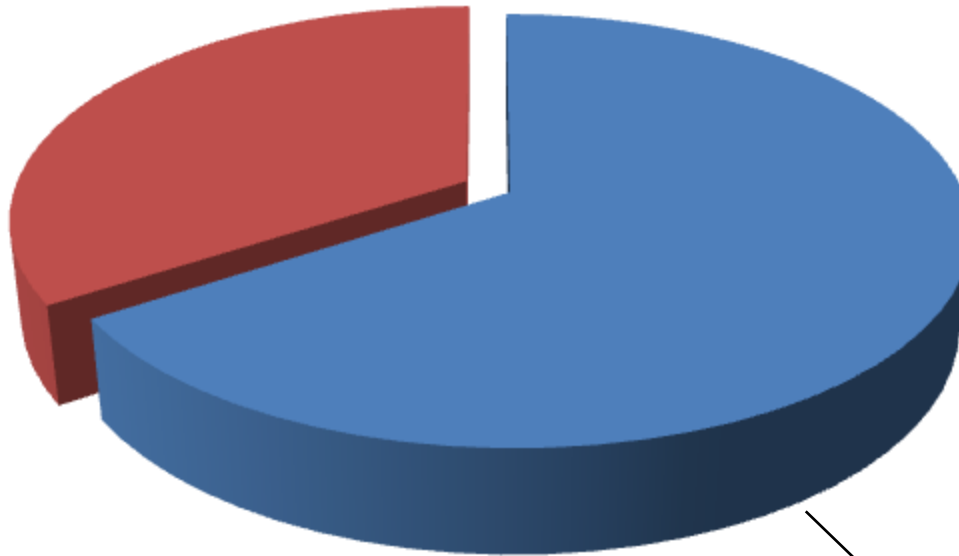
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of cycle parts-gearing, handle, chain, breaker, battery, seat cover, stand, steaker, mobil etc.	Investment in products (Different types of cycle parts-gearing, handle, chain, breaker, battery, seat cover, mobil etc.	141,000	150,000	291,000
Investment in Machineries and Equipment (Wind machine, fan, calculator, light, etc.)		20,700	-	20,700
Cash in hand		19,700	-	19,700
Decoration (Fixture & Fittings)		7,600	-	7,600
Advance for Shop		100,000	-	100,000
Total Capital		289,000	150,000	439,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 289,000
- GTT's Investment BDT 150,000
- Total Capital BDT 439,000

**GTT's Investment
34%**



**Entrepreneur's
Contribution 66%**

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from products (parts of van & rickshaw)	1,800	50,400	604,800	2,160	60,480	725,760	2,527	70,762	849,139
Estimated Income from Servicing	200	5,600	67,200	240	6,720	80,640	288	8,064	96,768
Total estimated Sales income & Servicing (A)	2,000	56,000	672,000	2,400	67,200	806,400	2,815	78,826	945,907
Less: Cost of sales of products (Product Purchase)	1,440	40,320	483,840	1,728	48,384	580,608	2,022	56,609	679,311
Less: Total of sales (B)	1,440	40,320	483,840	1,728	48,384	580,608	2,022	56,609	679,311
Gross Profit (C) [C=(A-B)]	560	15,680	188,160	672	18,816	225,792	793	22,216	266,596
Less: Operating Cost:									
Electricity bill		1,000	12,000		1,100	13,200		1,150	13,800
Shop rent		750	9,000		750	9,000		750	9,000
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		110	1,320		140	1,680		140	1,680
Conveyance bill		800	9,600		1,100	13,200		2,100	25,200
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Family & Self)		4,000	48,000		4,500	54,000		5,500	66,000
Proposed Salary (Assistant-01)		2,000	24,000		2,000	24,000		2,500	30,000
Other Cost (stationary & Entertainment etc.)		400	4,800		600	7,200		800	9,600
Non Cash Item:									
Depreciation Expenses		322	3,865		322	3,865		322	3,865
Total Operating Cost (D)	-	10,882	124,585	-	12,012	144,145	-	14,762	177,145
Net Profit (C-D):	-	4,798	63,575	-	6,804	81,647	-	7,454	89,451
Retained Income			63,575			145,222			234,673

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	69,575	93,647	101,451
1.3	Depreciation Expenses	3,865	3,865	3,865
1.4	Opening Balance of Cash Surplus	-	37,440	62,952
	Total Cash Inflow	223,440	134,952	168,268
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	37,440	62,952	96,268

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 01<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 7yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers;<input type="checkbox"/> No Similar servicing Shop around in his locality;<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 523,673 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 154th as Yunus Centre and 28th In-house Executive
Social Business Design Lab
(GTT) on December 22, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



৯৭৭৯

নাম: মোঃ ফারুক খন্দকার
Name: Md Faruk Khandakar

পিতা: মৃত আবু মিয়া

মাতা: মোছাঃ মাজেদা বেগম
Date of Birth: 04 Mar 1981

ID NO: 3213055763271

এ কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি
কোনোভাবে পত্রিকা গেলে নিকটস্থ পোর্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হইবে।
গ্রাম/রাজা: পোলাইল, পোলাইল, ডাকঘর: নাকাইহাট - ৫৭৪০, পোলাইল

ইউপি ফরম - ১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০১৫ - ২০১৬

লাইসেন্স

ক্রম নং ৯৪৮৪ই - ইউনিয়ন পরিষদ
শেখরিন্দ্র মন্ডল থানা/উপজেলা
সাইকোপাড়া জেলা।

বই নম্বর : ০২

লাইসেন্স নম্বর : ৩৭ তারিখ : ২৫/১০/১৫

লাইসেন্সধারীর নাম : শ্রী. শ্রী. ফারুক এম. এ.

পিতা/স্বামীর নাম : শ্রী. মনির এম. এ.

কলিকতা, নরকাই হাট,
শেখরিন্দ্র মন্ডল, সাইকোপাড়া

ঠিকানা : বিষ্ণু, ৩য়, মাইকোলা জে. মাইকোলা

পেশার ধরন : ফলসংগ্রহ, বিক্রয়

৩০শে জুন ২০১৬ তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ টাকা ২০০/- (কথায় দুইশত মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান
করা হলো।



Thank You