Proposed NU Business Name: CHAN CYCLE STORE



Project identification and prepared by: MD Sahidul Islam Nobabgonj Unit, Nobabgonj

Project verified by: Suanta kumar Bishwas



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 (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father MOSAMMAT. HAFIZA KHATUN Md.CHAN MIA Branch: Churain, Centre 11 (Female), Member ID: 6469, Group No: 10 Member since: 2006(08 Years) First loan: BDT 5,000				
Further Information:		Existing loan: BDT 50,000 Outstanding loan: 0 Father				
(v) Who pays GB loan installment (vi) Mobile lady		No				
(vii) Grameen Education Loan	:	No No				
(viii) Any other loan like GB, BRAC ASA etc	•	INO				

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		08 years experience in running business. 08 Years in own business.
Training Info	:	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	:	 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)	
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Existing dusiness (DD1)					
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								
Existing					Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed	
			(BDT)	-		(BDT)	Total	
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			
	Investment Infusion by			
1.1	Investor	80,000		
1.2	Net Profit	187,200	214,000	242195
1.3	Depreciation (Non cash item)			
	Opening Balance of Cash			
1.4	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			
	Investment Pay Back (Including			
2.3	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

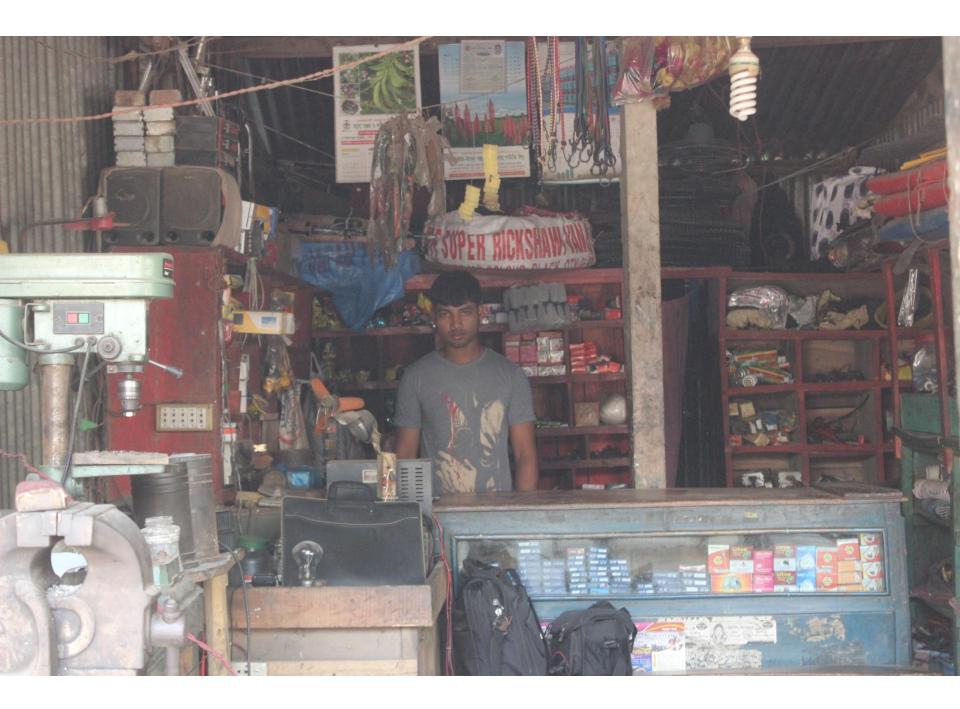
Theft

Fire

Political unrest

Pictures











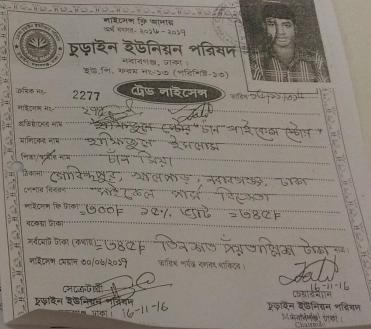


দোকান ঘর ভাড়ার

মেয়াদঃ- ০৫ (প

ননী গোপাল, পিতা: মৃত নগেন্দ্র ঠাকুর, সাং- গালিম ঢাকা, ধর্ম: সনাতন (হিন্দু), পেশাঃ ব্যবসা, জাতীয়ত

হাফিজুল ইসলাম, পিতা: চান মিয়া, সাং- গোবিদ ঢাকা, ধর্ম: ইসলাম, পেশাঃ ব্যবসা, জাতীয়তা: বাং



পরম করুনাময় মহান আল্লাহ তারা'র নাম স্মরণ করিয়া অত্র দোকান ঘর ভাড়া নেওয়াদেওয়ার পারস্পরিক চুক্তিপত্র দলিলের বয়ানে প্রকাশ করিতেছি যে, আমি প্রথম পক্ষের
মালিকানাধীন গোবিন্দপুর বাজারের পূর্ব দিকের দোকান ঘর খানা ভাড়া দিতে চাহিলে আপনি
দিতীয় পক্ষ উহা ভাড়া নিয়ে ব্যবসা করিতে চাহিলে আমরা উভয় পক্ষ নিম্ন লিখিত শর্ত মোতাবেক
অত্র দোকান ঘর ভাড়ায় ভাড়া দেওয়া-নেওয়া করিলাম।

FAMILY PICTURE

