

Proposed NU Business Name: RASEL CYCLE STORE

Project identification and prepared by: Md Hafij Uddin,
Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RASEL
Age	:	03-02-1989(28Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother 1 Sister
Address	:	Vill: Lotakhola P.O: Joypara ; P.S: Dohar 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	:	LOVELY AKTER
(iii) Father's name	:	ATAUR RAHMAN
(iv) GB member's info	:	Branch:Joypara, Centre # 04(Female), Member ID: 4122, Group No: 04 Member since: 1988-2008(20Years) First loan: BDT 3000/- Existing loan:20000 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.)	:	No
Business Experiences and Training Info	:	12 years experience in running business. 12 month in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721069940
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LOVELY AKTER joined Grameen Bank since 20 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

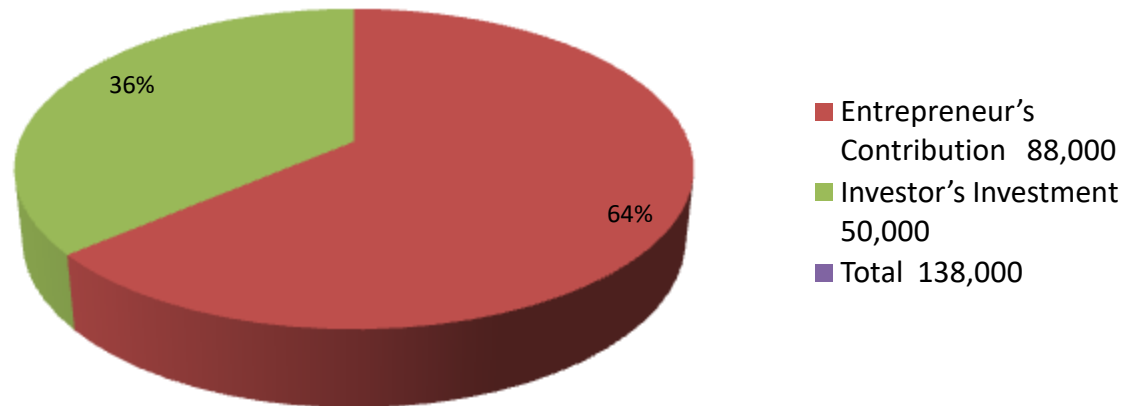
Proposed Nobin Udyokta Business Info

Business Name	:	RASEL CYCLE STORE
Location	:	Joypara wasa bank road ,Dohar, Dhaka
Total Investment in BDT	:	BDT 138,000/-
Financing	:	Self BDT 88000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The goods like, Tire ,Tube e.t.c.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is owned.▪Collects goods from dhaka .▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Tire ,Tube	2300	69000	828000
	0	0	0
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Tire ,Tube	1725	51750	621000
Total Variable Expense	1725	51750	621000
Contributon Margin (CM) [C=(A-B)]	575	17250	207000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		400	4800
Transportaion		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		3000	36000
Total Fixed Cost (D)		12700	152400
Net Profit (E)= [C-D]		4550	54600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tire ,Tube	220	400	88,000			50,000	138,000
	220	400	88,000	0	0	50,000	138,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Tire ,Tube	2700	81000	972000	1020600	1071630
0	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Tire ,Tube	2025	60750	729000	765450	803723
Total Variable Expense	2025	60750	729000	765450	803723
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267908
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		400	4800	5100	5400
Transportaion		2,000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		3000	36000	36100	36200
Total Fixed Cost (D)		12700	152400	154000	155660
Net Profit (E)= [C-D]		7550	90600	95130	99887
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	90,600	95130	99886.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70600	145730
	Total Cash Inflow	140,600	165,730	245,617
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	70,600	145,730	225,617

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Kolakopa, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Family picture

