

# Proposed NU Business Name: **OLI CYCLE STORE**

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Nagorpur Unit, Tanagail

Project verified by: Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD OLI KHAN</b>
Age	:	26-10-1984 (32 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brothers
Address	:	Vill: Chowdhury Danga, P.O: Chowdhury Danga. P.S: Nagorpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST HAWYA BEGUM</b>
(iii) Father's name	:	<b>LATE. MONGOL KHAN</b>
(iv) GB member's info	:	Branch: Sohobotpur nagorpur, Centre # 09 (Female), Member ID: 1573/2, Group No: 05 Member since: 01-05-1989 to 2000 (11 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: 23,350/-
(v) Who pays GB loan installment	:	Elder Brother
(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	:	13 years experience in running business. 8 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-991476
Family's Contact No.	:	01735-580511
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit ,Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST HAWYA BEGUM** joined Grameen Bank since 11 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

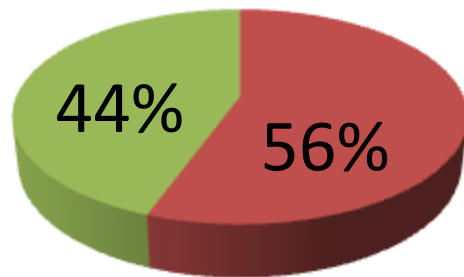
Business Name	:	<b>OLI CYCLE STORE</b>
Location	:	Old Bebi stand Main road, Nagorpur, Tangail
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT 75,000/- (from existing business) 56% Required Investment BDT 60,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	9 ft x 8 ft= 72 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Automobile item etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Automobile item	100,000	1,200,000
Rapairing	300	3,600
<b>Total Sales (A)</b>	<b>100,300</b>	<b>1,203,600</b>
<b>Less. Variable Expense</b>		
Automobile item	85,000	1,020,000
<b>Total variable Expense (B)</b>	<b>85,000</b>	<b>1,020,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>15,300</b>	<b>183,600</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	200	2,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Entertainment	300	3,600
Rent	650	7,800
Guard	30	360
<b>Total fixed Cost (D)</b>	<b>7,480</b>	<b>89,760</b>
<b>Net Profit (E) [C-D]</b>	<b>7,820</b>	<b>93,840</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tire	30	200	6,000	30	200	6,000	12,000
Frog	10	250	2,500	10	250	2,500	5,000
Tube	40	140	5,600	40	140	5,600	11,200
Mid Cover	30	300	9,000	30	300	9,000	18,000
Shutter Chain	18	100	1,800	18	100	1,800	3,600
Spoke	6	370	2,220	6	370	2,220	4,440
Free ball	30	80	2,400	30	80	2,400	4,800
Holder	10	200	2,000	10	200	2,000	4,000
Breakshow	8	120	960	8	120	960	1,920
Cycle ring	16	220	3,520	16	220	3,520	7,040
Others parts	100	190	19,000	100	240	24,000	43,000
Security	1	20000	20,000	0	0	0	20,000
<b>Total</b>	<b>299</b>		<b>75,000</b>	<b>298</b>		<b>60,000</b>	<b>135,000</b>

## Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 60,000
- Total 135,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Automobile item	140,000	1,680,000	1,764,000	1,852,200
Repairing	300	3,600	3,780	3,969
<b>Total Sales (A)</b>	<b>140,300</b>	<b>1,683,600</b>	<b>1,767,780</b>	<b>1,856,169</b>
<b>Less. Variable Expense</b>				
Automobile item	119,000	1,428,000	1,499,400	1,574,370
<b>Total variable Expense (B)</b>	<b>119,000</b>	<b>1,428,000</b>	<b>1,499,400</b>	<b>1,574,370</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>21,300</b>	<b>255,600</b>	<b>268,380</b>	<b>281,799</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	200	2,400	13,000	14,000
Mobile Bill	400	4,800	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,500	18,000	20,000	22,000
Entertainment	300	3,600	4,000	4,500
Rent	650	7,800	7,800	7,800
Guard	30	360	360	360
<b>Total Fixed Cost</b>	<b>8,080</b>	<b>96,960</b>	<b>113,160</b>	<b>117,160</b>
<b>Net Profit (E) [C-D]</b>	<b>13,220</b>	<b>158,640</b>	<b>155,220</b>	<b>164,639</b>
<b>Investment Payback</b>		<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



# Cash flow projection on business plan (rec. & Pay)

	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	158,640	155,220	164,639
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		134,640	265,860
	<b>Total Cash Inflow</b>	<b>218,640</b>	<b>289,860</b>	<b>430,499</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>134,640</b>	<b>265,860</b>	<b>406,499</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 13 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE