

Proposed NU Business Name: **KARIM CYCLE STORE**



Project identification and prepared by: Md Obaidullah,
Bogra Sadar Unit, Bogra

Project verified by: Muzaharul islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUL HAKIM MONDOL
Age	:	17-03-1986 (30 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers & 3 Sister
Address	:	Vill: Khalisha Kandi, P.O: Majhira, P.S: Shajahanpur Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. ZAYDA BEWA
(iii) Father's name	:	LATE. MUSLEM UDDIN MONDOL
(iv) GB member's info	:	Branch: Majhira, Centre # 44 (Female), Member ID: 7439, Group No: 10 Member since: 22-08-1994 (22 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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.)	:	Nil
Business Experiences and Training Info	:	14 years experience in running business. He has hand training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01961-297950
Family's Contact No.	:	01737-898271
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Boga Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ZAYDA BEWA joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KARIM CYCLE STORE
Location	:	Korotoa Market, Majhira, Shajahanpur, Bogra
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 100,000/-(from existing business) 59% Required Investment BDT 70,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 8 ft = 80 Square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Auto mobile item etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

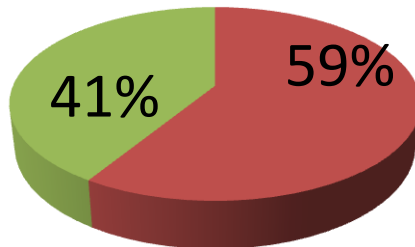
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Auto mobile item	2,100	63,000	756,000
Total Sales (A)	2,100	63,000	756,000
Less. Variable Expense			
Auto mobile item	1,575	47,250	567,000
Total variable Expense (B)	1,575	47,250	567,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		300	3,600
Guard		150	1,800
Rent		600	7,200
Salary (staff)		4,000	48,000
Total fixed Cost (D)		11,350	136,200
Net Profit (E) [C-D]		4,400	52,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tire	15	400	6,000	50	400	20,000	26,000
Basket	10	250	2,500	0	0	0	2,500
Lock	20	200	4,000	0	0	0	4,000
Gear	5	400	2,000	0	0	0	2,000
Tube	30	200	6,000	0	0	0	6,000
Sit	5	300	1,500	0	0	0	1,500
Break Check	5	400	2,000	0	0	0	2,000
Tools	100	200	20,000	100	60	6,000	26,000
Security	1	50000	50,000	0	0	0	50,000
Others	1	6000	6,000	0	0	0	6,000
Ring	0	0	0	10	400	4,000	4,000
Battery	0	0	0	5	8000	40,000	40,000
Total	192		100,000	165		70,000	170,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 70,000
- Total 170,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Auto mobile item	2,800	84,000	1,008,000	1,058,400	1,111,320
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense					
Auto mobile item	2,100	63,000	756,000	793,800	833,490
Total variable Expense (B)	2,100	63,000	756,000	793,800	833,490
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Electricity Bill		500	6,000	5,000	6,000
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		800	9,600	11,500	12,500
Entertainment		300	3,600	4,000	4,500
Guard		150	1,800	2,000	2,200
Rent		600	7,200	7,200	7,200
Salary (staff)		4,000	48,000	48,000	48,000
Total Fixed Cost		11,750	141,000	143,200	146,400
Net Profit (E) [C-D)		9,250	111,000	121,400	131,430
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	111,000	121,400	131,430
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		83,000	176,400
	Total Cash Inflow	181,000	204,400	307,830
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	83,000	176,400	279,830

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 14 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
Political unrest

Pictures



BULL
OFFICIAL BULL









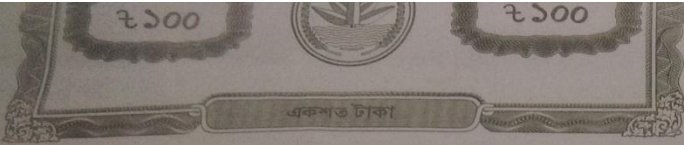
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৳১১২৫১০

দোকান ঘর ভাড়ার চুক্তিপত্র

১ম পক্ষ (মালিক) মোঃ মোজাম্মেল হক পিতা) মুক্তা রহিমুল্লাহা গ্রামঃ সাকাপুর ডাকঘরঃ মাঝিড়া উপজেলাঃ শাজাহানপুর জেলাঃ বগুড়া, ধর্মঃ ইসলাম, পেশাঃ চামাষাদ, জাতীয়তাঃ বাংলাদেশী।

১ম পক্ষের পক্ষে
মোঃ মোজাম্মেল হক
স্বাক্ষর
তারিখঃ ১১/১১/১৮

গ্রামীণ ব্যাংক

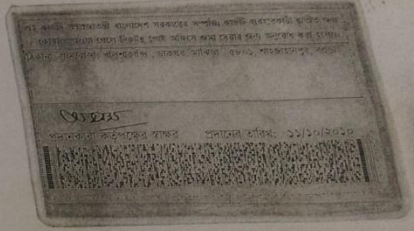
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সহজ ঋণের পাশ বই

নাম: মোঃ আব্দুল হকিম মল্লিক

ঋণী নং: ১১০৩

ঋণ নং: ১১



২য় পক্ষ (ভাড়াটি
বোহাইল উপজে
পরম করুণাময় মঃ
১ম পক্ষের স্বত্ব দন

বিসমিল্লাহির রাহমানির রাহিম

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

শেখ হাসিনার দর্শন
বাংলাদেশের উন্নয়ন
(ইউ.পি.ফরম নং-১৩)

৩নং মাঝিড়া ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর : মাঝিড়া,
উপজেলা: শাজাহানপুর, জেলা: বগুড়া।

ব্যবসা এবং বৃত্তির জন্য লাইসেন্স

(১২/১ নিয়ম দ্রষ্টব্য) লাইসেন্স মূলকপি

ক্রমিক নং- 171
তারিখ-০৫/০২/১০

বহি নং- 02
লাইসেন্স নং- ১৬৮/২০১৩-২০১৭

FAMILY PICTURE

