

## Proposed NU Business Name: **MS SOHAG CYCLE STORE**



Project identification and prepared by: Md Mokter,  
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>SHADHIN CHANDRA BORMAN</b>
Age	:	13-12-1997(20 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Sister
Address	:	Vill: Pushinda, P.O: Nusratpur.Thana: Adomdighi,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	:	<b>MST. MARUFA HATUN</b>
(iii) Father's name	:	<b>LATE. MD. YUSUB ALI AKANDA</b>
(iv) GB member's info	:	Branch: Adomdighi , Centre #14 (Female), Member ID: 5246, Group No: 04 Member since: 20-03-2003 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT:Nil
(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.)	:	Nil
Business Experiences and Training Info	:	04 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-936583
Mother's Contact No.	:	01827-559727
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MARUFA KHATUN** joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS SOHAG CYCLE STORE</b>
Location	:	Pushinda, Nasratpur, Adomdighi, Bogra
Total Investment in BDT	:	BDT 2,27,500/-
Financing	:	Self BDT 177,500/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 5 ft= 60 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Cycle part sale and servicing etc.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ One will be appointed in the future.</li><li>▪ Collects goods from Adomdighi, Bogra</li><li>▪ Agreed grace period is 3 months.</li></ul>

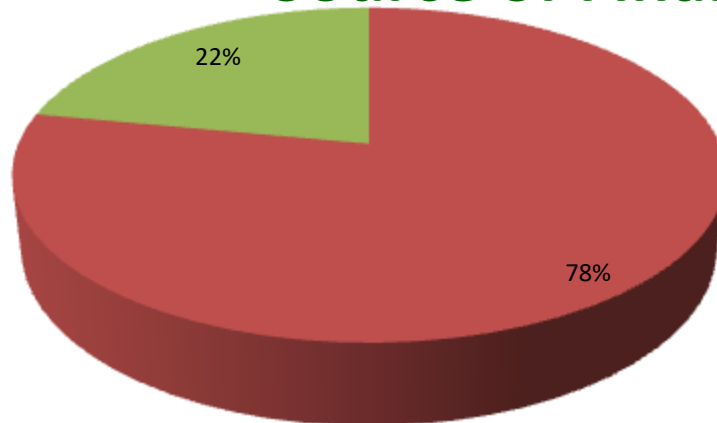
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Sales	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Cost	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
House rant		800	9,600
Electricity Bill		500	6,000
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		200	2,400
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,900</b>	<b>82,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,100</b>	<b>61,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Iron	200	60	12,000	200	60	12,000	24,000
Tyre	100	400	40,000	50	400	20,000	60,000
Ring	50	320	16,000	50	320	16,000	32,000
Bearing	200	150	30,000	0	0	0	30,000
Pick up	50	300	15,000	0	0	0	15,000
Halfs	50	140	7,000	0	0	0	7,000
Tube	50	150	7,500	0	0	0	7,500
Security	1	50000	50,000	0	0	0	50,000
others	0	0	0	1	2000	2,000	2,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>177,500</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>227,500</b>

## Source of Finance



- Entrepreneur's Contribution 177,500
- Investor's Investment 50,000
- Total 227,500

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				0
Milk sales	3,000	90,000	1,080,000	1,134,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>
<b>Less. Variable Expense</b>				
Product cost	2,400	72,000	864,000	907,200
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>
House rant		800	9,600	9,600
Electricity Bill		500	6,000	6,000
Transportation		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Salary (staf)		-	0	0
Entertainment		200	2,400	2,400
Guard		-	0	0
Generator		-	0	0
Mobile Bill		200	2,400	2,400
<b>Non cash item</b>				
Depreciation		0	0	0
<b>Total fixed Cost (D)</b>		<b>6,900</b>	<b>82,800</b>	<b>82,800</b>
<b>Net Profit (E) [C-D]</b>		<b>11,100</b>	<b>133,200</b>	<b>144,000</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	133,200	144,000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		103,200
	<b>Total Cash Inflow</b>	<b>183,200</b>	<b>247,200</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,200</b>	<b>217,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Arjungari, Adomdighi,  
Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

