

## Proposed NU Business Name: **APURBO CYCLE PARSER DOKAN**



Project identification and prepared by: Md. Jahurul Hoque,  
DHunot Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>SREE .LAL CHAN CHANDRA SARKER</b>
Age	:	17-06-1983(34 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Sisters 30 Brother
Address	:	Vill:Bilkajoli P.O:Pasibari P.S:Dhunot 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	:	
(iii) Father's name	:	<b>SREEMOTI. AONZOLE RANI</b>
(iv) GB member's info	:	<b>SREE. MOTI LAL SARKER</b> Branch:Chokibari Dhunot.Centre # 29 (Female), Member ID:2054, Group No: 01
Further Information:		Member since:06-01-1990(20 Years)
(v) Who pays GB loan installment	:	First loan: BDT 2,000/- Existing Loan: BDT 20,000, Outstanding loan: -
(vi) Mobile lady	:	Father
(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	:	He has 18 experience in running business. He has not training.
Other Own/Family Sources of Income	:	Agriculcher.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-614687
Mother's Contact No.	:	01745-200659
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunot, Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SREEMOTI. AONZOLE RANI** joined Grameen Bank since 20 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>APURBO CYCLE PARSER DOKAN</b>
Location	:	Bhotuyabari bazar.
Total Investment in BDT	:	BDT 181,000/-
Financing	:	Self BDT 131,000/-(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 08 ft = 96 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like. Tyer, Ring, Mobil, Biaring, Tube,CycleMobil, 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 Dhunot, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

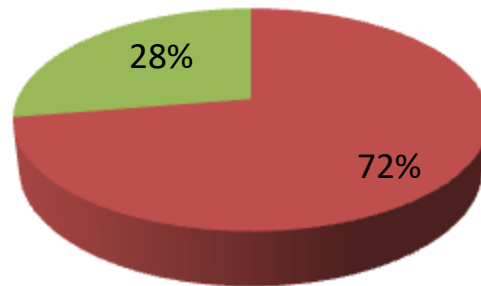
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Tyer, Ring, Mobil, Biaring, Tube,CycleMobil, Etc.	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Tyer, Ring, Mobil, Biaring, Tube,CycleMobil, Etc.	2,800	84,000	1,008,000
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Fixed Expense</b>			
House rant		500	6,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,700</b>	<b>80,400</b>
<b>Net Profit (E) [C-D]</b>		<b>29,300</b>	<b>351,600</b>

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tyer	20	400	8,000	20	400	8,000	16,000
Ring	20	500	10,000				10,000
Mobil	1dram		15,000				15,000
Biaring	200	100	20,000				20,000
MotorCycleMobil	50	380	19,000				19,000
Chin	100	100	10,000			20,000	30,000
Tube	100	150	15,000	100	150	15,000	30,000
Freeboll,Hafs,Fora	80	620	14,400	20	380	7,000	21,400
<b>Total</b>	<b>571</b>		<b>131,000</b>	<b>140</b>		<b>50,000</b>	<b>181,000</b>

## Source of Finance



- Entrepreneur's Contribution 131,000
- Investor's Investment 50,000
- Total 181,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Tyer, Ring, Mobil, Biaring, Tube,Etc.	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Tyer, Ring, Mobil, Biaring, TubeEtc.	4,200	126,000	1,512,000	1,587,600	1,666,980
<b>Total variable Expense (B)</b>	<b>4,200</b>	<b>126,000</b>	<b>1,512,000</b>	<b>1,587,600</b>	<b>1,666,980</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>	<b>680,400</b>	<b>714,420</b>
<b>Less. Fixed Expense</b>					
House rant		500	6,000	6,000	6,000
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>6,800</b>	<b>81,600</b>	<b>81,600</b>	<b>81,600</b>
<b>Net Profit (E) [C-D)</b>		<b>47,200</b>	<b>566,400</b>	<b>598,800</b>	<b>632,820</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	566,400	598,800	632,820
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		546,400	1,125,200
	<b>Total Cash Inflow</b>	<b>616,400</b>	<b>1,145,200</b>	<b>1,758,020</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>546,400</b>	<b>1,125,200</b>	<b>1,738,020</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 04 Others:0  
Experience & Skill : 18 Years  
Quality goods & services;  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









