

Proposed NU Business Name: ***SUBASH CYCAL STORE***

Project identification and prepared by: Md. Barek Ali  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>Shubhash Chandro Dash</b>
Age	:	05-07-1988(29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1Son,1Doughter
No. of siblings:	:	3 Brothers 2 sisters
Address	:	Vill:Belta saroi P.O:Porabari , P.S: Tangail Sadar , 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>Minoti Rani</b>
(iii) Father's name	:	<b>Late.binoy Chandrow Dash</b>
(iv) GB member's info	:	Branch: Silimpur,Tangail Centre # 72 (Female), Member ID :6134/1, Group No: 02 Member since:03/02/2007 at still now. First loan: BDT 800 /-
Further Information:		Outstanding loan: 44000/-
(v) Who pays GB loan installment	:	Mother
(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 13 years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710072868
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Minoti Rani** joined Grameen Bank 29 years ago. At first she took BDT 800/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b><i>SUBASH CYCAL STORE</i></b>
Location	:	Boruha Bazar, Tangail sadar, Tangail.
Total Investment in BDT	:	BDT 97,900/-
Financing	:	Self BDT 47,900/- (from existing business )48% Required Investment BDT 50,000/- (as equity) 52%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 7 ft= 70 square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Tyre ,Ring, Tiubesite, Marget,Gear ,lock, etc.</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 5employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

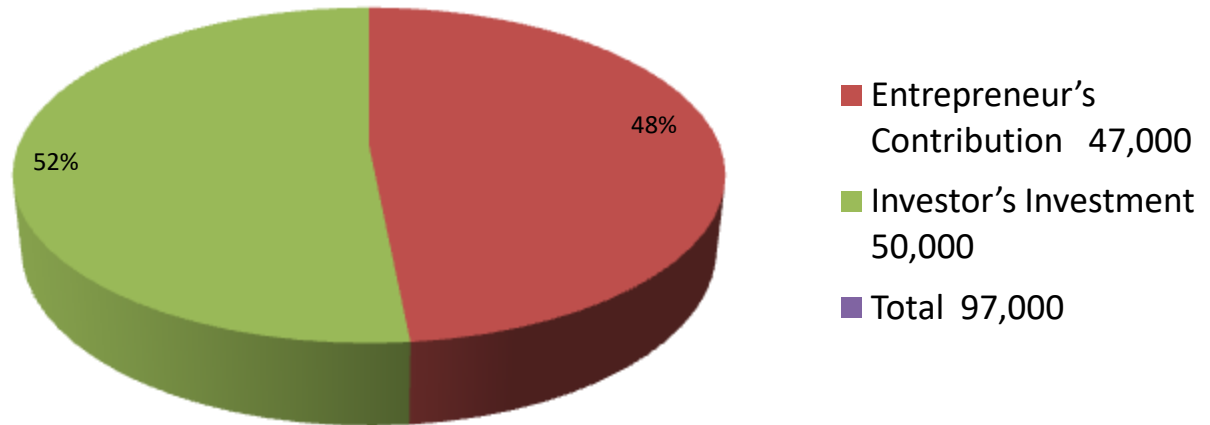
**BDI (TR)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Tyre ,Ring, Tiubesite, Marget,Gear ,lock, etc.	1200	36,000	432,000
<b>Total Sales (A)</b>	<b>1200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Variable Expense</b>			
Tyre ,Ring, Tiubesite, Marget,Gear ,lock, etc.	800	24,000	2,88,000
<b>Total variable Expense (B)</b>	<b>800</b>	<b>24,000</b>	<b>2,88,000</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>			
Rent		700	8400
Electricity Bill		300	3600
Transportation		500	6000
Salary(Self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Mobile Bill		300	3600
<b>Total fixed Cost (D)</b>		<b>7100</b>	<b>85200</b>
<b>Net Profit (E) [C-D)</b>		<b>4900</b>	<b>58800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Tyre,ring	10,000	20000	30000
Tube,site	15000	20000	35000
Marget,Geare	20000	10000	30,000
Lock	2,000	0	2000
<b>Total:-</b>	<b>97000</b>	<b>50,000</b>	<b>97,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd Year(+5%)
<b>Revenue (sales)</b>					
Tyre ,Ring, Tiubesite, Marget,Gear ,lock, etc.	1200	36,000	432,000	453600	476280
<b>Total Sales (A)</b>	1200	<b>36,000</b>	<b>432,000</b>	<b>453600</b>	<b>476280</b>
<b>Less. Variable Expense</b>					
Tyre ,Ring, Tiubesite, Marget,Gear ,lock, etc.	800	24000	2,88,000	302400	317520
<b>Total variable Expense (B)</b>	<b>800</b>	<b>24000</b>	<b>288,000</b>	<b>302400</b>	<b>317520</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>400</b>	<b>12000</b>	<b>144,000</b>	<b>151200</b>	<b>158760</b>
<b>Less. Fixed Expense</b>					
Rent		700	8400	8400	8400
Electricity Bill		300	3600	4000	4000
Transportation		500	6,000	6200	6200
Salary(Self)		5,000	60,000	60,000	60,000
Salary(Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Mobile Bill		300	3600	3600	3600
<b>Total Fixed Cost</b>		<b>7100</b>	<b>85200</b>	<b>85800</b>	<b>85800</b>
<b>Net Profit (E) [C-D)</b>		<b>4900</b>	<b>58800</b>	<b>65400</b>	<b>72960</b>
<b>Investment Break</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>3<sup>rd</sup> Year (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000	0	
1.2	Net Profit	58800	65400	72960
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus	0	38800	84200
	<b>Total Cash Inflow</b>	<b>108800</b>	<b>104200</b>	<b>157160</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)	20,000	20,000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>38800</b>	<b>84200</b>	<b>137160</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 5 Family:0 Others:  
Experience & Skill : 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





















