

# Proposed NU Business Name: **MAINUDDIN CYCLE MART**



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Sonagazi, Feni.

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

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

Name	:	<b>MD: MAINUDDIN</b>
Age	:	02/01/1998 ( 21Years)
Education, till to date	:	Class - 04
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill :Sompur P.O: Boktermunci bazar P.S: Sonagazi, Dist: Feni.
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>SEMNA KHATUN</b>
(iii) Father's name	:	<b>MD : SAHAJAHAN</b>
(iv) GB member's info	:	Branch: Mongolkhandi, Centre # 46/(Female), Member ID:9291, Group No: 10 Member since: 27-07-2008 ( 09 Years ) First loan: BDT 5,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 35,040/-
Further Information:		
(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	:	05 Years Experience 02 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01858-174767
Mother's Contact No.	:	01829-281915
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SEMNA KHATUN** joined Grameen Bank since 09 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

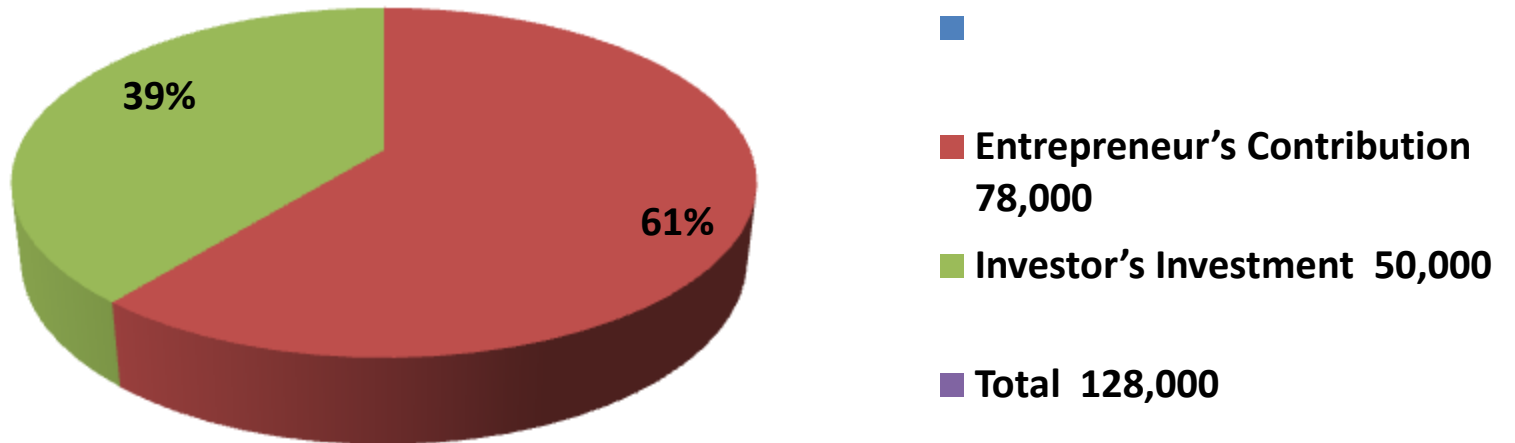
Business Name	:	<b>MD : MAINUDDIN</b>
Location	:	Boktermunci bazar, sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,28,000/-
Financing	:	Self BDT 78,000/- (From Existing Business) 61% Required Investment Bdt,50,000(as Equity) 39%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	20 Ft X 15 ft. = 300 Square Ft
Security Of The Shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cycle parts, Air machine &amp; Others.</li><li>▪Average 25% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing no Employee.</li><li>▪He Is Doing His Business In Rent Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuce (Sale)</b>			
Cycle parts, Air machine & Others	1500	45000	540000
	0	0	0
<b>Total Sales(A)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Cycle parts, Air machine & Others	1050	31500	378000
<b>Total Variable Expense</b>	<b>1050</b>	<b>31500</b>	<b>378000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Less Fixed Expense</b>			
Rent		900	10800
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		240	2880
Mobile Bill		400	4800
<b>Total Fixed Cost (D)</b>		<b>7240</b>	<b>86880</b>
<b>Net Profit (E)= [C-D]</b>		<b>6260</b>	<b>75120</b>

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Air machine	1	7,000	7,000			0	7,000
Tal machine	1	1,000	1,000			0	1,000
Outdate cycle	10	2,000	20,000			0	20,000
Tiar	0	0	0	30	250	7,500	7,500
Tube	0	0	0	60	150	9,000	9,000
Ring	0	0	0	50	400	20,000	20,000
Others	0	0	30,000			13,500	43,500
Secqurity			20,000			0	20,000
<b>Total</b>	<b>12</b>	<b>10000</b>	<b>78,000</b>	<b>140</b>	<b>800</b>	<b>50,000</b>	<b>128,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cycle parts, Air machine & Others	2500	75000	900000	945000	992250
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
Cycle parts, Air machine & Others	1750	52500	630000	661500	694575
<b>Total Variable Expense</b>	<b>1750</b>	<b>52500</b>	<b>630000</b>	<b>661500</b>	<b>694575</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Fixed Expense</b>					
Rent		900	10800	10800	10800
Electric Bill		300	3600	3900	4200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		240	2880	2880	2880
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>7240</b>	<b>84000</b>	<b>84400</b>	<b>84800</b>
<b>Net Profit (E)= [C-D]</b>		<b>15260</b>	<b>183120</b>	<b>192276</b>	<b>201890</b>
<b>Investment Pay Back</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	183,120	192276	201889.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		163120	335396
	<b>Total Cash Inflow</b>	<b>233,120</b>	<b>355,396</b>	<b>537,286</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)	20000	20000	20000
	<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>163,120</b>	<b>335,396</b>	<b>517,286</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: Bokter munci Bazar,  
Sonagazi, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











