

# A Nobin Udyokta Project

Proposed NU Business Name: Farhad Cycle Store



NU Identified and PP Prepared :  
Md. Sohrab Hossain ( Manikganj Unit)  
Verified by : Md. Khalilur Rahman

Presented by :  
Md. Farhad Hossain

GRAMEEN TRUST



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md. Farhad Hossain
Age	:	32
Marital status	:	Married
Children	:	1 Son , 1 Daughter
No. of siblings:	:	4 Brothers,1 Sister
Parent's and GB related Info	:	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>(i) Who is GB member</p> <p>(ii) Mother's name</p> <p>(iii) Father's name</p> <p>(iv) GB member's info</p> </div> <div style="width: 50%;"> <p>Father <input checked="" type="checkbox"/>                      Mother <input type="checkbox"/></p> <p>Sokhina Begum</p> <p>Late Md. Sahar Ali</p> <p>Branch: Muljan, Manikganj ,                      Centre # 14(P),</p> <p>Loanee no.:7000    Group No : 14,</p> <p>Member since : 1993    First loan: Tk. 2,500</p> <p>Last loan: Tk. 10,000</p> </div> </div>
Further Information:	:	
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	S.S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Rickshaw, Bicycle Parts Business.
Trade License No	:	04443
Business Experiences	:	7 years
Other Own/Family Sources of Income	:	Brothers (Business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01846234128
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj.

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Father has been a member of Grameen Bank since 1993 (8 Years) . At first she took a loan amount of BDT 2,500 from Grameen Bank. NU's father used this loan in agricultural purpose. NU's father gradually improved their living standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Farhad Cycle Store
Address/ Location	:	Muktizoddha Market, Bus Stand, Manikganj.
Total Investment in BDT	:	3,70,000
Financing	:	Self BDT : 2,70,000 (from existing business) - 73 % Required Investment BDT : 1,00,000 (as equity) - 27%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
iii. Agreed grace period	:	3 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>Present stock items:</b> Advance : 1,50,000 Decoration (Rack+fan+chair+table ) : 20,000 Goods : 1,00,000	2,70,000		2,70,000
<b>Proposed Stock Item:</b>  Total goods : 1,00,000		1,00,000	1,00,000
<b>Total Capital</b>	<b>2,70,000/-</b>	<b>1,00,000/-</b>	<b>3,70,000/-</b>

<b>Present Stock items</b>	
<b>Product name with quantity</b>	<b>Amount</b>
Tyre(440tk piece 30 piece)	13,200
Tube(140tk piece 50 piece)	7,000
Spokes(1bosta 8300 tk )	8,300
Ring(800 tk piece10 piece)	8,000
Cup	3,500
Seat	2,400
Motors(2 piece)	10,000
Break	7,400
Frame(800tk piece 14 piece)	11,200
Nut(1 bosta)	4,800
Three ball	8,700
konecup	2,100
Frock	7,400
Bell+ Lock	5,000
Bearing ball	1,000
<b>Total Present Stock</b>	<b>1,00,000</b>

<b>Proposed items</b>	
<b>Product Name with quantity</b>	<b>Amount</b>
Tyre(440tk piece 20 piece)	8,800
Tube(140tk piece120 piece)	16,800
Scope(1bosta 8400tk 1 bosta)	8,400
Ring(350tk piece 30 piece)	10,500
Cup(1carton)	3,700
Seat(1carton)	2,400
Chain(50 piece)	8,000
Break	7,400
Frame(800tk piece12 piece)	9,600
Three ball(1packet)	8,700
Nut(1bosta)	4,800
Konecup	4,200
Bell+ Lock	5,000
Bearing	1,700
<b>Total Proposed Stock</b>	<b>1,00,000</b>

# INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	6,000	1,80,000	21,60,000
<b>Less: Cost of sales</b>	5,400	1,62,000	19,44,000
<b>Profit (10%) [A]</b>	600	18,000	2,16,000
<b>Income from Photocopy(B)</b>	50	1,500	18,000
<b>Profit(A+B)</b>	<b>650</b>	<b>19,500</b>	<b>2,34,000</b>
<b>Less:Operating Cost</b>			
Shop Rent		5,000	60,000
Electricity bill		700	8,400
Transport		200	2,400
Mobile bill		350	4,200
Present salary/Drawings- self		8,000	96,000
Night guard bill		80	960
Others(chada+SMS+TL)		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses(10%)		166	2,000
<b>Total Operating Cost (D)</b>		<b>14,696</b>	<b>1,76,352</b>
<b>Net Profit (C-D):</b>		<b>4,804</b>	<b>57,648</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	6,500	1,95,000	23,40,000	7,000	2,10,000	25,20,000	8,000	2,40,000	28,80,000
<i>Less: Cost of sales</i>	5,850	1,75,500	21,06,000	6,300	1,89,000	22,68,000	7,200	2,16,000	25,92,000
<b>Profit (10%) [A]</b>	650	19,500	2,34,000	700	21,000	2,52,000	800	24,000	2,88,000
<b>Income from photocopy(B)</b>	50	1,500	18,000	50	1,500	18,000	50	1,500	18,000
<b>Profit(A+B)</b>	<b>700</b>	<b>21,000</b>	<b>2,52,000</b>	<b>750</b>	<b>22,500</b>	<b>2,70,000</b>	<b>850</b>	<b>25,500</b>	<b>3,06,000</b>
<i>Less: Operating Costs</i>									
Electricity bill		700	8,400		700	8,400		700	8,400
Shop Rent		5,000	60,000		5,000	60,000		5,000	60,000
Transport		200	2,400		250	3,000		250	3,000
Mobile bill		350	4,200		400	4,800		450	5,400
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96,000
Night guard bill		80	960		80	960		80	960
Others (Chada+SMS+TL)		250	3,000		300	3,600		350	4,200
Depreciation Expenses(10%)		166	2,000		166	2,000		166	2,000
<b>Total Operating Cost (E)</b>		<b>14,746</b>	<b>1,76,952</b>		<b>14,896</b>	<b>1,78,752</b>		<b>14,996</b>	<b>1,79,952</b>
<b>Net Profit</b>		<b>6,254</b>	<b>75,048</b>		<b>7,604</b>	<b>91,248</b>		<b>10,504</b>	<b>1,26,048</b>
<b>GT payback</b>			<b>40,000</b>			<b>40,000</b>			<b>40,000</b>
<b>Retained Income:</b>			<b>35,048</b>			<b>51,248</b>			<b>86,048</b>

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3(BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	75,048	91,248	1,26,048
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus	-	37,048	90,296
	<b>Total Cash Inflow</b>	<b>1,77,048</b>	<b>1,30,296</b>	<b>2,18,344</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>1,40,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>37,048</b>	<b>90,296</b>	<b>1,78,344</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Availability of Products Sourcing.
- Skilled & 7 Years of Experience
- Position of his store beside Highway.

## **W**EAKNESS

- Opponent in same areas
- Less stock

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

## **T**HREATS

- Fire
- Theft

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**Thank You**