

Proposed NU Business Name: **SUMON CYCLE MART**



Project identification and prepared by: MD.ANISAR RAHMAN  
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



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

Name	:	<b>SUMAN CHANDROW GOSH</b>
Age	:	22-03-1988( 30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	01 Brother.
Address	:	Vill:East aloka, P.O:Porshuram, P.S: Porshuram, 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>PARUL RANI GOSH</b>
(iii) Father's name	:	<b>UTTAM CHANDROW GOSS</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 28(Female), Member ID:1201, Group No: 02 Member since: 27-05-2008-2017(09 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 250,000/- Outstanding loan: 112000/-
(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	:	05years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820055538
Mother's Contact No.	:	01878763556
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PARUL RANI GOSS** 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 Business.

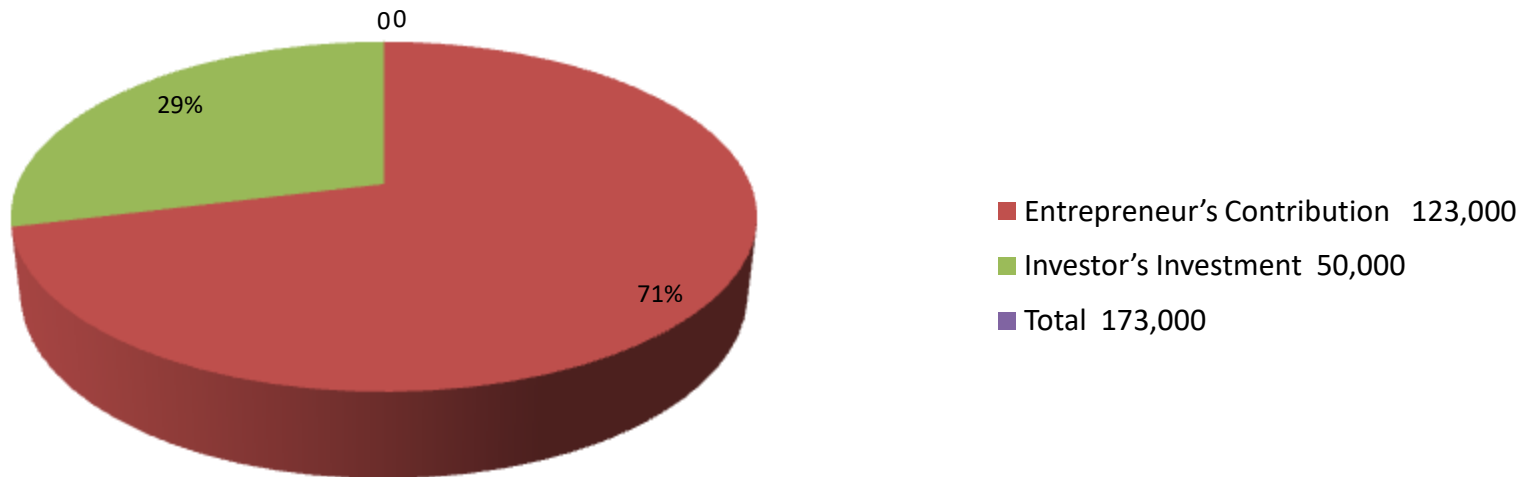
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KAZI ELACTRIC</b>
Location	:	Upozila main road ,Porshuram,Feni.
Total Investment in BDT	:	BDT 1,27,540/-
Financing	:	Self BDT 77,540(from existing business) 71% Required Investment BDT,50,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft. = 200square ft
Security of the shop	:	2,800/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;koten holder,seling rose,swich,others..</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
tayer,tube,ring,freeball,chain,lock,others	3500	105000	1260000
	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
tayer,tube,ring,freeball,chain,lock,others	2800	84000	1008000
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		150	1800
Generator		120	1440
Mobile Bill		400	4800
<b>Total Fixed Cost (D)</b>		<b>8070</b>	<b>96840</b>
<b>Net Profit (E)= [C-D]</b>		<b>12930</b>	<b>155160</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
tayre/tube	0	0	10,000			10,000	20,000
ring	0	0	6,000			10,000	16,000
spak	0	0	3,000			5,000	8,000
freeball	0	0	5,000			0	5,000
chain	0	0	5,000			5,000	10,000
crock	0	0	12,000			0	12,000
mart	0	0	4,000			0	4,000
lock	0	0	3,000			0	3,000
sit+keriyai	0	0	5,000			10,000	15,000
security+others	0		70,000			10,000	80,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>123,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>173,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
tayer,tube,ring,freeball,chain,lock,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000	1512000	1587600
<b>Total Variable Expense</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		150	1800	1800	1800
Generator		120	1440	1440	1440
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>8070</b>	<b>95400</b>	<b>95980</b>	<b>96569</b>
<b>Net Profit (E)= [C-D]</b>		<b>21930</b>	<b>263160</b>	<b>276318</b>	<b>290134</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	263,160	276318	290133.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		243160	499478
	<b>Total Cash Inflow</b>	<b>313,160</b>	<b>519,478</b>	<b>789,612</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>243,160</b>	<b>499,478</b>	<b>769,612</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; Dak bangla  
mor, Parshuram, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

