

Proposed NU Business Name: **CYCLE WEARING STORE**



Project identification and prepared by: Md Moznu Hossain,  
Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



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

Name	:	<b>MD AZIZUL HAQUE</b>
Age	:	02-+06-1994 (22Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Sisters
Address	:	Vill: Garidaha Hemanagar , P.O: RDA ; P.S: Sherpur ;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	:	<b>MST ANZUARA BEGUM</b>
(iii) Father's name	:	<b>MD MAZNU MIA</b>
(iv) GB member's info	:	Branch: Garidaha, Sherpur , Centre # 80 (Female), Member ID: 8036, Group No: 03 Member since: 20-01-2005 ( 11 Years) First loan: BDT 4000/-
Further Information:		Existing loan: BDT 39,000 Outstanding loan: BDT 34,173
(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	:	05 years experience in running business.05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-274607
Family's Contact No.	:	01736-048021
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST ANZUARA BEGUM** joined Grameen Bank since 11 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>CYCLE WEARING STORE</b>
Location	:	Maskandi
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 15 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Tire, Kerang,Gudush,Haps,Doset, etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund 01 employee will be appointed.</li><li>▪The shop is Rent.</li><li>▪Collects goods from Sherpur, Bogra..</li><li>▪Agreed grace period is 3 months.</li></ul>

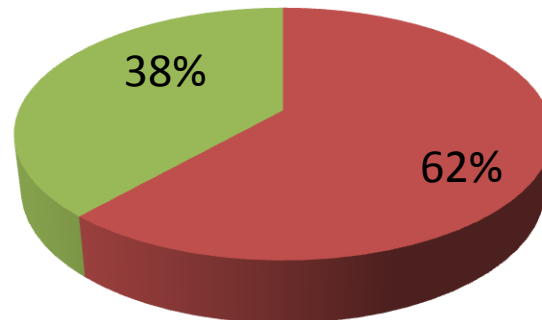
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Tire, Kerang, Gudush, Haps, Doset, etc.	1800	54000	648000
<b>Total Sales (A)</b>	1800	54000	648000
<b>Less Variable Expense</b>			
Tire, Kerang, Gudush, Haps, Doset, etc.	1350	40500	486000
<b>Total variable Expense (B)</b>	1,350	40500	486000
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13500	162000
<b>Less Variable Expense</b>			
Rent		500	6000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		100	1200
Generator		100	1200
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		7,100	85200
<b>Net Profit (E)= [C-D]</b>		6,400	76800

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Tire	36	550	19,800	50	550	27,500	47,300
Tube	32	150	4,800	30	150	4,500	9,300
Kerang	10	100	1,000	20	100	2,000	3,000
Gudush	20	100	2,000	50	150	7,500	9,500
Haps	15	150	2,250	10	150	1,500	3,750
D set	10	140	1,400	10	100	1,000	2,400
Bearing	50	100	5,000	0		0	5,000
Lock	10	140	1,400	10	140	1,400	2,800
Control box	4	1000	4,000			0	4,000
Others, Bol. Cup	1	18350	18,350	1	4600	4,600	22,950
Security	1	20000	20,000			0	20,000
<b>Total</b>	<b>189</b>	<b>0</b>	<b>80,000</b>	<b>181</b>	<b>0</b>	<b>50,000</b>	<b>130,000</b>

## Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Tire, Kerang,Gudush,Haps,Doset, etc.	2700	81000	972000	1020600
<b>Total Sales (A)</b>	2700	81000	972000	1020600
<b>Less Variable Expense</b>				
Tire, Kerang,Gudush,Haps,Doset, etc.	2025	60750	729000	765450
<b>Total variable Expense (B)</b>	2,025	60750	729000	765450
<b>Contribution Margin (CM) [C=(A-B)</b>	675	20250	243000	255150
<b>Less Variable Expense</b>				
Rent		500	6000	6,000
Electricity bill		700	8400	8800
Transportation		800	9600	10,100
Salary (self)		5000	60000	60,000
Entertainment		200	2400	2400
Guard		100	1200	1200
Generator		100	1200	1200
Mobile bill		300	3600	3700
<b>Total fixed cost (D)</b>		7,700	26,400	88,500
<b>Net Profit (E)= [C-D]</b>		12550	150600	166,650
Investment Payback			<b>30,000</b>	<b>30,000</b>



# Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	150,600	166,650
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		120,600
	<b>Total Cash Inflow</b>	200600	287250
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	120,600	257250

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
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;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





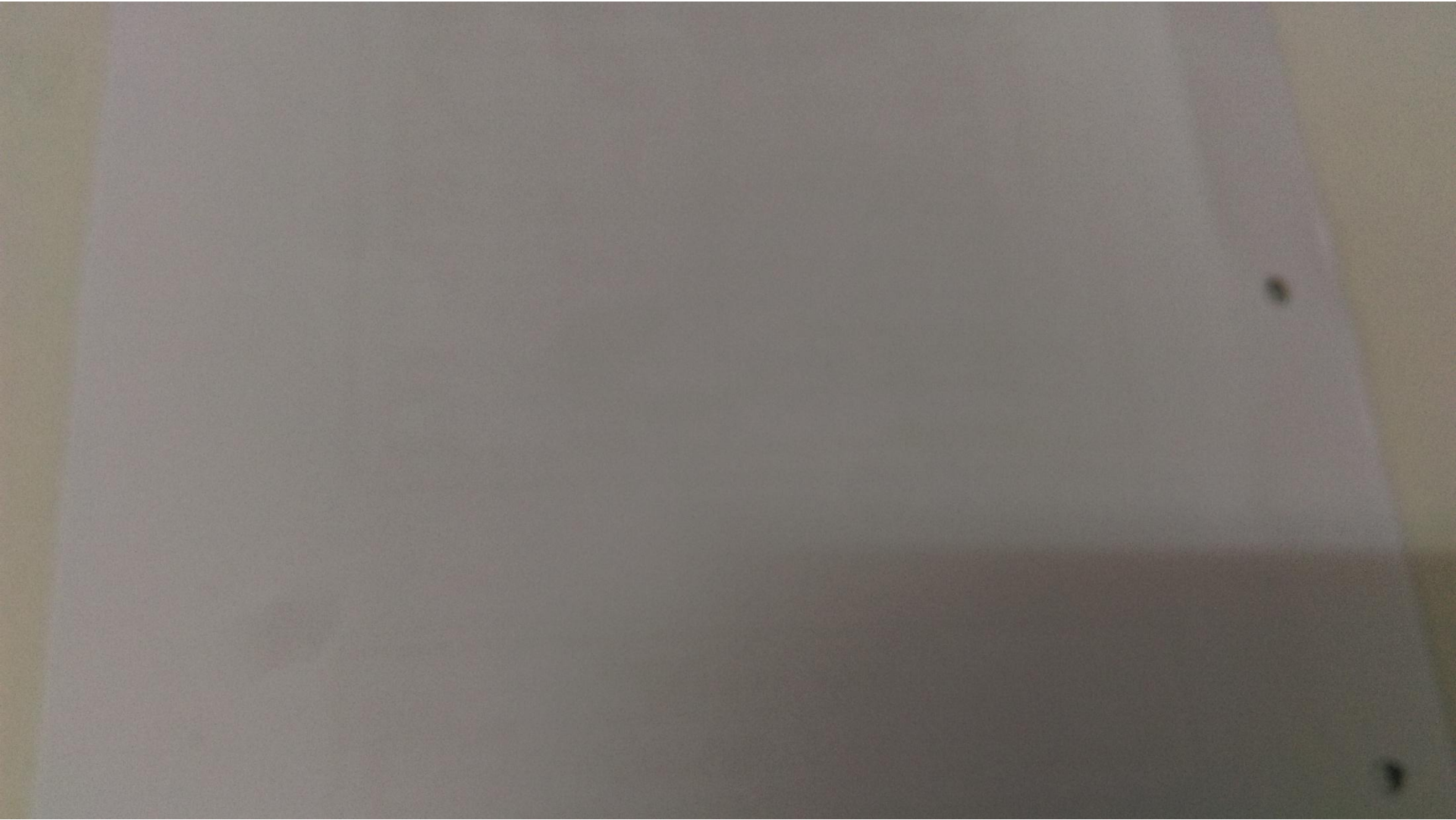












# FAMILY PICTURE

