

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



Project identification and prepared by: Kobir Raksham,
Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. SUMON |
| Age | : | 04-12-1990 (26Years) |
| Education, till to date | : | CLASS 5 |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 2 Brothers & 2Sisters |
| Address | : | Vill: Pirijpur , P.O: Pirijpur , P.S:Godagari, Dist: Rajshahi |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST. RASHIDA BEGUM |
| (iii) Father's name | : | MD SENTU |
| (iv) GB member's info | : | Branch: Pirijpur, Centre # 4(Female), Member ID: 1338, Group No: 4 Member since: 24-02-2012 (5 Years) First loan: BDT 5000/- |
| Further Information: | | Existing loan: BDT 60000/- Outstanding loan: BDT 60000/- |
| (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.) | : | No |
| Business Experiences and Training Info | : | 10 years experience in running business. 6 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01745-677286 |
| Family's Contact No. | : | 01734-196599 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Godagari Unit ,Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MST. RASHIDA BEGUM joined Grameen Bank since 5 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | SUMON CYCLE STORE |
| Location | : | Pirijpur Bazar, Godagari, Rajshahi |
| Total Investment in BDT | : | BDT 155,000/- |
| Financing | : | Self BDT 105000/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 15 ft x 10 ft= 150 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cycle accessories .▪The business is operating by entrepreneur. Existing no employee.▪The farm is rented.▪Collects goods from Rajshahi .▪Agreed grace period is 3 months. |

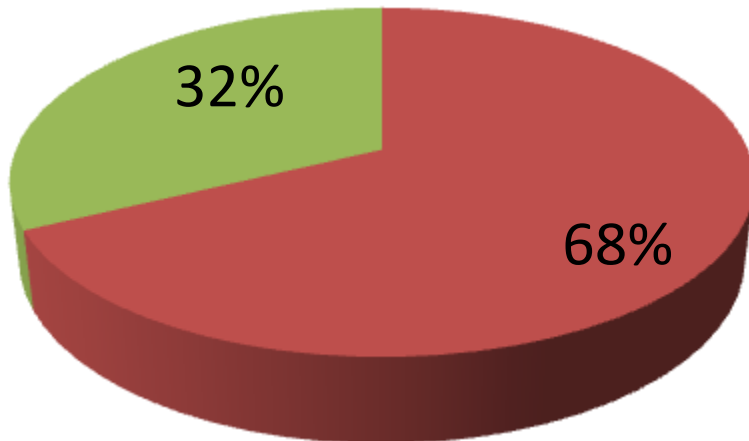
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|--------------|----------------|---------------|
| Revenue (sales) | | | |
| Cycle parts | 1000 | 30000 | 360000 |
| Total sales (A) | 1000 | 30000 | 360000 |
| Less Variable Exp. | | | |
| Cycle parts | 720 | 21600 | 259200 |
| Total Variable exp. (B) | 720 | 21600 | 259200 |
| Contribution Margin CM [C= (A-B)] | 280 | 8400 | 100800 |
| less fixed exp. | | | |
| Rent | | 600 | 7200 |
| Electricity bill | | 400 | 4800 |
| Transportation | | 500 | 6000 |
| Salary (self) | | 4000 | 48000 |
| Entertainment | | 250 | 3000 |
| Guard | | 50 | 600 |
| Mobile | | 200 | 2400 |
| total fixed cost (D) | | 6000 | 72000 |
| Net profit (E) [C-D] | | 2400 | 28800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|------------|----------------|------------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Tire | 70 | 350 | 24,500 | 80 | 350 | 28,000 | 52,500 |
| Ring | 20 | 350 | 7,000 | | | 0 | 7,000 |
| Cycle frame | 8 | 1200 | 9,600 | 30 | 350 | 10,500 | 20,100 |
| Cycle Parts | 489 | 100 | 48,900 | 115 | 100 | 11,500 | 60,400 |
| Security | | | 15,000 | | | | 15,000 |
| Total | 587 | | 105,000 | 225 | | 50,000 | 155,000 |

Source of Finance



- Entrepreneur's Contribution 105,000
- Investor's Investment 50,000
- Total 155,000

Financial Projection

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|-------------|--------------|---------------|---------------|---------------|
| Revenue (sales) | | | | | |
| Cycle parts | 1500 | 45000 | 540000 | 567000 | 595350 |
| Total Sales (A) | 1500 | 45000 | 540000 | 567000 | 595350 |
| less variable Expenses | | | | | |
| Cycle parts | 1080 | 32400 | 388800 | 408240 | 428652 |
| Total variable Expenses (B) | 1080 | 32400 | 388800 | 408240 | 428652 |
| Contribution Margin (CM)= (A-B) | 420 | 12600 | 151200 | 158760 | 166698 |
| Less Fixed Expenses | | | | | |
| Rent | | 600 | 7200 | 7200 | 7200 |
| Electricity bill | | 400 | 4800 | 4800 | 4800 |
| Transportation | | 600 | 7200 | 7200 | 7200 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 260 | 3120 | 3120 | 3120 |
| Guard | | 50 | 600 | 600 | 600 |
| Mobile | | 300 | 3600 | 3600 | 3600 |
| Total Fixed Cost | | 7210 | 86520 | 86520 | 86520 |
| Net Profit (E) (C-D) | | 5390 | 64680 | 72240 | 80178 |
| Investment Payback | | | 20000 | 20000 | 20000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 64,680 | 72,240 | 80178 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 44,680 | 96920 |
| | Total Cash Inflow | 114680 | 116920 | 177098 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | |
| 3 | Net Cash Surplus | 44,680 | 96920 | 157098 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:
Experience & Skill : 10Years 06
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









শেখর, বাগদার বেগম

ওয়ার্ড নং : ৩৪

ডাকঘর : .

পার

জেলা :

বাকলা

সুমন সাহিত্যিকের

সাহিত্যিকের নামে ও মেজাজ

২০/২

সাহিত্যিকের

সাহিত্যিকের নামে ও মেজাজ

FAMILY PICTURE

