

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



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

Project verified by: Abadot Hossain Sarker.



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

Name	:	<b>MONSUR ALAM</b>
Age	:	10-01-1985( 34 Years)
Education, till to date	:	Class:Five
Marital status	:	Married
Children	:	01Son,02Daughters.
No. of siblings:	:	05 Sisters,03 Brothers.
Address	:	Vill:South Kolapara. 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>VANU AKTER</b>
(iii) Father's name	:	<b>LATE: BARKU MIA</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 22(Female), Member ID:7045/1, Group No: 09 Member since: 10-01-2006-2018(12 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 0000/- Outstanding loan: 000/-
(v) Who pays GB loan installment	:	Nil
(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	:	10( Years) Nil
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741750618
Mother's Contact No.	:	01815455958
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JOBA AKTER** joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

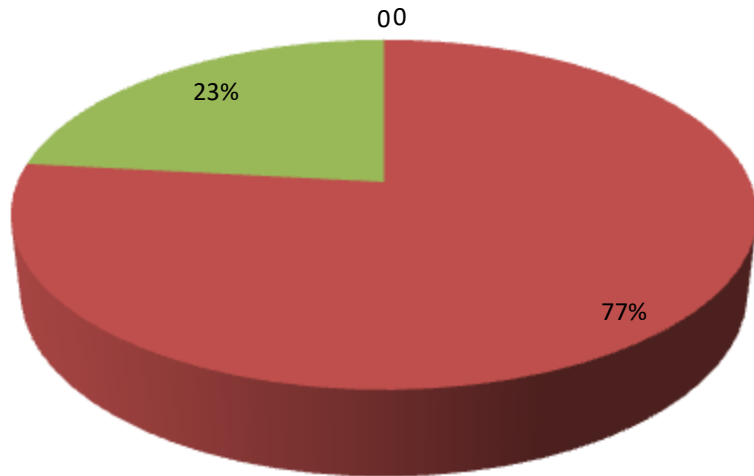
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHURAIYA STORE</b>
Location	:	Baurpathar, Porshuram, Feni.
Total Investment in BDT	:	BDT 215,000/-
Financing	:	Self BDT 165000(from existing business) 77% Required Investment BDT,50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT
Size of shop	:	30 ft x 20 ft. = 600square ft
Security of the shop	:	5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; rice,dal,atta,oil,sugar,tea,others..</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
rice,dal,atta,oil,tea,sugar,others.	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
rice,dal,atta,oil,tea,sugar,others.	2640	79200	950400
<b>Total Variable Expense</b>	<b>2640</b>	<b>79200</b>	<b>950400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10800</b>	<b>129600</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
<b>Total Fixed Cost (D)</b>		<b>7600</b>	<b>91200</b>
<b>Net Profit (E)= [C-D]</b>		<b>3200</b>	<b>38400</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	0	0	12,000			10,000	22,000
dal	0	0	10,000			10,000	20,000
flour	0	0	15,000			10,000	25,000
oil	0	0	15,000			10,000	25,000
sugar	0	0	10,000			10,000	20,000
tea	0	0	5,000			0	5,000
biscute	0	0	10,000			0	10,000
chanachur	0	0	8,000			0	8,000
others	0	0	20,000			0	20,000
security			60,000			0	60,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>165,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>215,000</b>



- Entrepreneur's Contribution 165,000
- Investor's Investment 50,000
- Total 215,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
rice,dal,atta,oil,tea,sugar,others.	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	3520	105600	1267200	1330560	1397088
<b>Total Variable Expense</b>	<b>3520</b>	<b>105600</b>	<b>1267200</b>	<b>1330560</b>	<b>1397088</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>	<b>190512</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>7600</b>	<b>91200</b>	<b>91600</b>	<b>92000</b>
<b>Net Profit (E)= [C-D]</b>		<b>6800</b>	<b>81600</b>	<b>85680</b>	<b>89964</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)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	81,600	85680	89964
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61600	127280
	<b>Total Cash Inflow</b>	<b>131,600</b>	<b>147,280</b>	<b>217,244</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>61,600</b>	<b>127,280</b>	<b>197,244</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0Experience & Skill : 15Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Mazumdar more,south  
kolapara,parshoram,feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

