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



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 (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Father √ Mother Sokhina Begum Late Md. Sahar Ali Branch: Muljan, Manikganj, Loanee no.:7000 Member since: 1993 Last loan: Tk. 10,000	Centre # 14(P), Group No : 14, First loan: Tk. 2,500
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	: : : : : : : : : : : : : : : : : : : :	N/A N/A N/A N/A	
Education	:	S.S.C	

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

Present Occupation	:	Rickshaw, Bycycle 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:	(1)	(2)	(1+2)
Present stock items: Advance : 1,50,000 Decoration (Rack+fan+chair+table) : 20,000 Goods : 1,00,000	2,70,000		2,70,000
Proposed Stock Item: Total goods : 1,00,000		1,00,000	1,00,000
Total Capital	2,70,000/-	1,00,000/-	3,70,000/-

Present Stock items					
Product name with quantity	Amount				
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				
Total Present Stock	1,00,000				

Proposed items					
Product Name with quantity	Amount				
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				
Total Proposed Stock	1,00,000				

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)			
	Daily	Monthly	Yearly		
Sales	6,000	1,80,000	21,60,000		
Less: Cost of sales	5,400	1,62,000	19,44,000		
Profit (10%) [A]	600	18,000	2,16,000		
Income from Photocopy(B)	50	1,500	18,000		
Profit(A+B)	650	19,500	2,34,000		
Less:Operating Cost					
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		
Non Cash Item:					
Depreciation Expenses(10%)		166	2,000		
Total Operating Cost (D)		14,696	1,76,352		
Net Profit (C-D):		4,804	57,648		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	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
Less: Cost of sales	5,850	1,75,500	21,06,000	6,300	1,89,000	22,68,000	7,200	2,16,000	25,92,000
Profit (10%) [A]	650	19,500	2,34,000	700	21,000	2,52,000	800	24,000	2,88,000
Income from photocopy(B)	50	1,500	18,000	50	1,500	18,000	50	1,500	18,000
Profit(A+B)	700	21,000	2,52,000	750	22,500	2,70,000	850	25,500	3,06,000
Less: Operating Costs									
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
Total Operating Cost (E)		14,746	1,76,952		14,896	1,78,752		14,996	1,79,952
Net Profit		6,254	75,048		7,604	91,248		10,504	1,26,048
GT payback			40,000			40,000			40,000
Retained Income:			35,048			51,248			86,048

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1.0	Cash Inflow			
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
	Total Cash Inflow	1,77,048	1,30,296	2,18,344
2.0	Cash Outflow			
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
	Total Cash Outflow	1,40,000	40,000	40,000
3.0	Net Cash Surplus	37,048	90,296	1,78,344



Strength

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

WEAKNESS

- > Opponent in same areas
- > Less stock

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency

THREATS

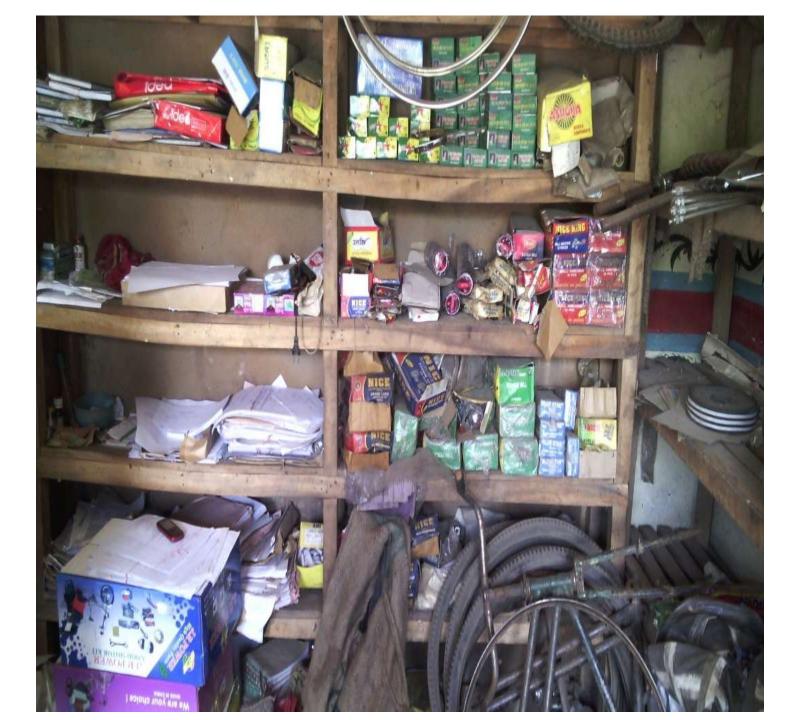
- > Fire
- > Theft

Pictures





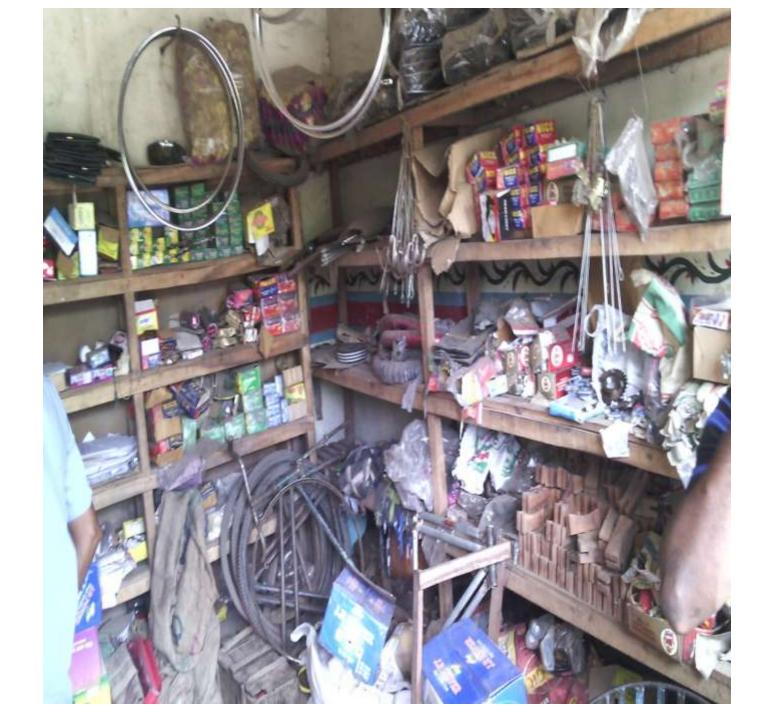










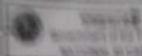












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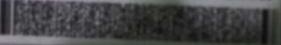
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Presented at GT's 16th Internal Design Lab on August 31, 2015 at GT

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