

## Proposed NU Business Name: **TOMA CYCLE STORE**



Project identification and prepared by: \_\_\_\_\_ ,  
Ghatal Unit, Dhaka

Project verified by: MD Mizanur Rahma Patwary



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

Name	:	<b>FORHAD</b>
Age	:	07-11- 82 ( 34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 brother 2 Sister
Address	:	Vill: Nandan Gati P.O: Karimpur P.S: Ghatai, Dist: Tangail
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>FATEMA</b>
(iii) Father's name	:	<b>Hosen Ali</b>
(iv) GB member's info	:	Branch: Ghatail Tangail, Centre # 70(Female), Member ID: 4543 ,Group No: 04 Member since: 08-08-87 to 15-07-97 (10 Years) First loan: 1000 taka.
Further Information:		Existing Loan: BDT 6,000 Outstanding loan: BDT Nil
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735257442
Mother's Contact No.	:	01735257442
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FATEMA** joined Grameen Bank since 10 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Toma Cycle Store</b>
Location	:	Nandan gati,Karimpur, Ghatail , Tangail
Total Investment in BDT	:	BDT 80,500
Financing	:	Self BDT 30,500 (from existing business) 28% Required Investment BDT 50,000 (as equity)62%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 1,50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cycle Accessories &amp; servicing etc.</li><li>▪Average 20% gain on sales..</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after getting equity fund.</li><li>▪The shop is rented.</li><li>▪Collects goods from Ghatail</li><li>▪Agreed grace period is 3 months.</li></ul>

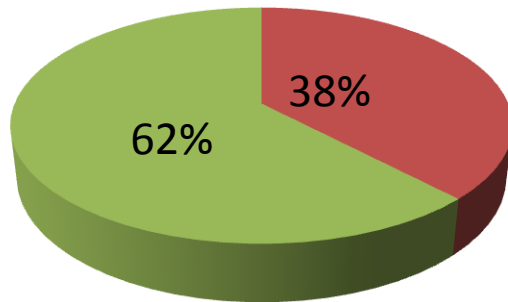
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cycle Accessories	500	15000	180000
Servicing	300		
<b>Total Sales (A)</b>	800	24000	288000
<b>Less Variable Expense</b>			
Cycle Accessories	400	12000	144000
Servicing	60	1800	21600
<b>Total variable Expense (B)</b>	400	12000	144000
<b>Contribution Margin (CM) [C=(A-B)]</b>	340	10200	122400
<b>Less Variable Expense</b>			
Rent		500	6000
Electricity bill		100	1200
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)			
Entertainment		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		6,600	79200
<b>Net Profit (E)= [C-D]</b>		3,600	43200

## Investment Breakdown

Particulars	Existing	Proposed	#VALUE!
Tayar (15x420)	6,300	10,080	16380
Sit cover,Hafs,Bearing, Bush, Bell ,case, Chain, ,Feble,Sit,Spoke,But,Brake	18,895		18895
Tube (35x135)	4,725	3,240	7965
Frog (10x580)	580		580
Chesis	0	8,400	8400
Exel		18,000	18000
Ring		5,280	5280
Handel		5000	5000
	30,500	50,000	80500

## Source of Finance



- Entrepreneur's Contribution 30,500
- Investor's Investment 50,000
- Total 80,500

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Cycle Accessories	1000	30000	360000	378000
Servicing	550	16500	198000	207900
<b>Total Sales (A)</b>	1550	46500	558000	585900
<b>Less Variable Expense</b>				
Cycle Accessories	800	24000	288000	585900
Servicing	110	3300	39600	41580
<b>Total variable Expense (B)</b>	800	24000	288000	302400
<b>Contribution Margin (CM) [C=(A-B)</b>	640	19200	230400	241920
<b>Less Variable Expense</b>				
Rent		700	8,400	8,600
Electricity bill		200	2400	2600
Transportation		700	8400	8,800
Salary (Self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		200	2400	2400
Mobile bill		150	1800	2000
<b>Total fixed cost (D)</b>		10,950	131400	132,400
<b>Net Profit (E)= [C-D]</b>		8250	99000	109,520
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	185,520	197,596
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		155,520
	<b>Total Cash Inflow</b>	235520	353116
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>	<b>155,520</b>	<b>323116</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 16 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



















বিনমিত্তাহির রাহমানির রাহীম

# তমা সাইকেল স্টোর

শ্রোঃ মোঃ ফরহাদ

এখানে সকল প্রকার সাইকেল, রিক্সা, ভ্যান এর  
যাবতীয় পার্টস বিক্রয় ও মেরামত করা হয়।

মোবাইল: ০১৭৩৫-২৫৭৪৪২, ০১৮৫৪-০৬৪৭৩৯

নন্দনগাতী মোড়, ঘাটাইল, টাঙ্গাইল।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: ফরহাদ

Name: FORHAD

পিতা: হোসেন আলী

মাতা: ফাতেমা

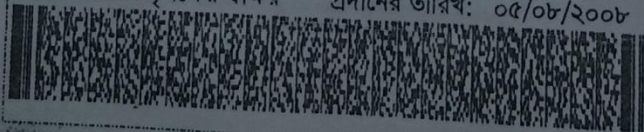
Date of Birth: 07 Nov 1982

ID NO: 9312869573772

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/রাস্তা: নন্দন গাতি, নন্দন গাতি, ডাকঘর: করিমপুর - ১৯৮০, ঘাটাইল,  
টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৫/০৮/২০০৮



# FAMILY PICTURE

