

*Proposed NU Business Name : **Loknath Cycle Store & Parts Corner***  
*Business Category: **General Retail & Wholesale***



*Project Identified by: **A. Wodud Molla, Asst. Officer, Monirampur unit, Jessore***  
*Business Proposal Prepared by: **Naznin Akther***

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Nittanando Mozumder</i></b> Vill: Rasulpur, Union: Chalongi, Post: Begumpur, Upazila: Monirampur, District: Jessore.
Age	:	27 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Shochitra Rani
(iii) Father's name	:	Biddut Kumar Mozumder
(iv) GB member's info	:	<i>Branch: Rasulpur, Centre # 49/mo,</i> <i>Loan no.: 6628, Member since October 28, 2010</i> First loan: Tk. 5,000 Existing loan: Tk. 60,000, Outstanding loan: Tk. 8,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	04 (Four) years experiences is running his own business. He started the business with BDT 75,000 (Seventy thousand).  : He has 04 (Four) years working experiences as an assistant in his father's shop.
Other Own/Family Sources of Income	:	His 01 (One) brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01753031313
NU's National ID No.	:	4116111606843
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Shochittra Rani is a GB member since October 28, 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for assisting her son in his business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Loknath Cycle Store &amp; Parts Corner</b>
Address/ Location	:	Rajganj Bazar, Jessore.
Total Investment in BDT	:	Tk. 391,000
Financing	:	Self Tk. 241,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 7,000 (Seven Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 25%.
(ii) Estimated % of proposed gross profit margin	:	On products 25%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

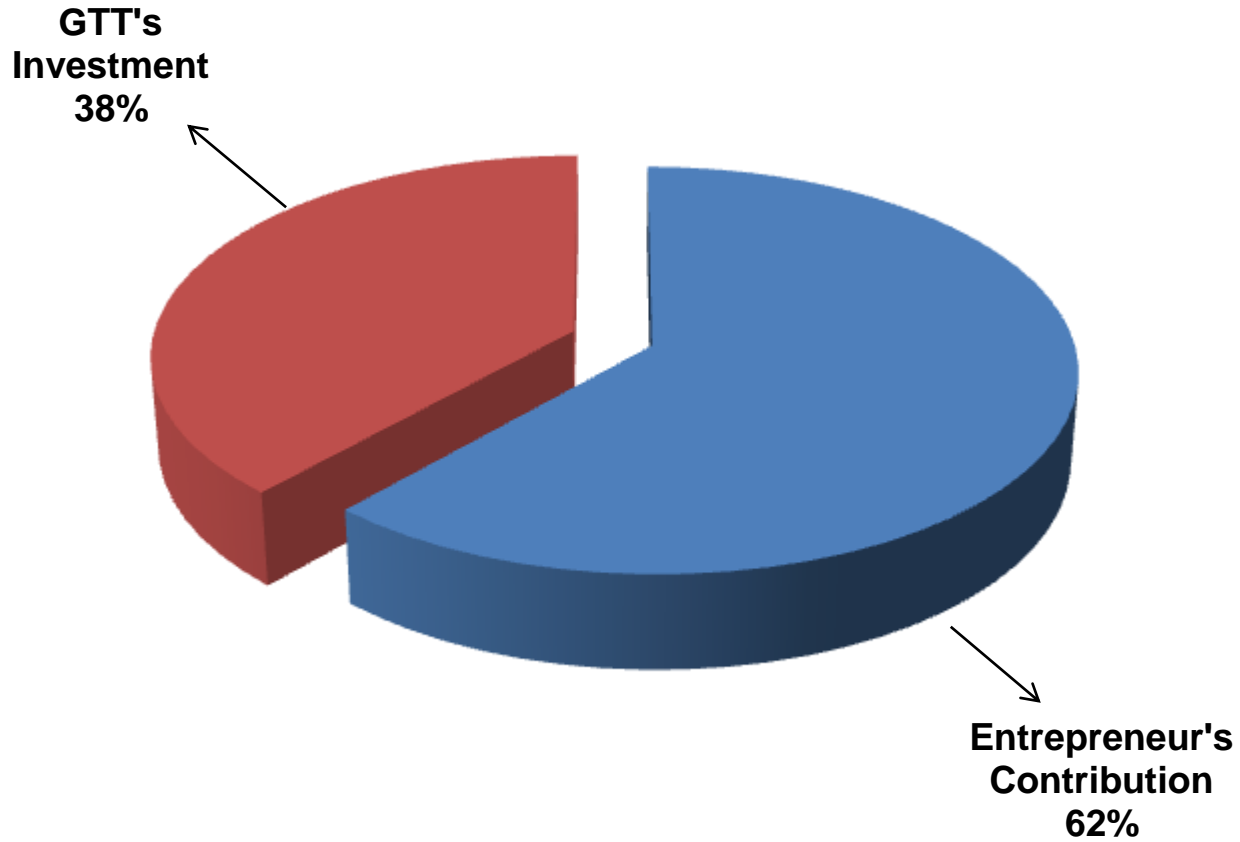
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (A)</b>	<b>3,000</b>	<b>78,000</b>	<b>936,000</b>
<b>Less: Cost of Sales (Purchase product) (B)</b>	<b>2,250</b>	<b>58,500</b>	<b>702,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>750</b>	<b>19,500</b>	<b>234,000</b>
<b>Less: Operating Cost:</b>			
Electricity bill		400	4,800
Generator bill		160	1,920
Shop rent		1,200	14,400
Night Guard bill		100	1,200
Mobile bill		500	6,000
Conveyance bill		800	9,600
Present Salary (Self and family)		5,000	60,000
Present Salary (Assistant-01-father)		7,000	84,000
Provision of Bad Debt		18	220
Other Cost (stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		210	2,520
<b>Total Operating Cost (D)</b>		<b>15,888</b>	<b>190,660</b>
<b>Net Profit (C-D):</b>		<b>3,612</b>	<b>43,340</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (cycle and cycle parts etc)	Investment in products (cycle and cycle parts etc)	141,274	150,000	291,274
Investment in Machineries, Equipments & Tools ( wind blow machine, bulb and fan etc.)		5,000		5,000
Cash in hand		25		25
Advance for shop		90,000		90,000
Decoration ( fixture and fittings)		17,700		17,700
GB Loan Outstanding		(8,000)		(8,000)
Debtors (Since February, 2016 to at present)		22,001		22,001
Creditors (Since February, 2016 to at present)		(27,000)		(27,000)
<b>Total Capital</b>		<b>241,000</b>	<b>150,000</b>	<b>391,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 241,000
- GTT's Investment BDT 150,000
- Total Capital BDT 391,000





# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Estimated sales income from products (A)</b>	4,500	117,000	1,404,000	5,220	135,720	1,628,640	5,899	153,364	1,840,363
<b>Less: Cost of Sales (Purchase product) (B)</b>	3,375	87,750	1,053,000	3,915	101,790	1,221,480	4,424	115,023	1,380,272
<b>Gross Profit (C) [C=(A-B)]</b>	1,125	29,250	351,000	1,305	33,930	407,160	1,475	38,341	460,091
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		700	8,400		800	9,600
Generator bill		210	2,520		260	3,120		310	3,720
Shop rent		1,200	14,400		1,200	14,400		1,700	20,400
Night Guard bill		150	1,800		200	2,400		250	3,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance bill		1,200	14,400		1,600	19,200		2,000	24,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self and family)		7,000	84,000		8,000	96,000		9,000	108,000
Proposed Salary (Assistant-01-father)		8,000	96,000		9,000	108,000		10,000	120,000
Provision of Bad Debt		18	220		18	220		18	220
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
<b>Non Cash Item:</b>									
Depreciation Expenses		210	2,520		210	2,520		210	2,520
<b>Total Operating Cost (D)</b>	-	21,443	250,990	-	24,243	290,920	-	27,543	330,520
<b>Net Profit (C-D):</b>	-	7,807	100,010	-	9,687	116,240	-	10,798	129,571
<b>Retained Income</b>			100,010			216,250			345,821

**Notes:** 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	106,010	128,240	141,571
1.3	Depreciation Expenses	2,520	2,520	2,520
1.4	Opening Balance of Cash Surplus	-	64,530	123,290
	<b>Total Cash Inflow</b>	<b>258,530</b>	<b>195,290</b>	<b>267,381</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	GB Loan Outstanding	8,000		
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>194,000</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>64,530</b>	<b>123,290</b>	<b>195,381</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (father)  
Others (beyond family): 01  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences:08 years;

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 586,821 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 142<sup>th</sup> as Yunus Centre and 23<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on December 03, 2015 at Grameen Telecom Trust Premises

*Thank you*

Pictures







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লাইসেন্স ফি আদায়ের রেজিষ্টার  
অর্থ বছর ২০২৪-২০২৬

ইউপি ফরম : ১৩

# ১১ নং চালুরাহাটী ইউনিয়ন পরিষদ

উপজেলা : মণিরামপুর, জেলা : যশোর।

ই নং- ০১৫/২৬

**বৈধ লাইসেন্স**

তারিখ- ২০/২/২৬

লাইসেন্স নং-

৫৮৬/২০২৪-২০২৬

সিদ্ধান্তের নম

৩: ~~স্বাধীনতা~~ ~~লাইসেন্স~~ ~~প্রদান~~ ~~সার্টিফিকেট~~ ~~কর্তব্য~~

লাইসেন্সধারীর নাম

৩: ~~সিদ্ধান্ত~~ ~~মহুসদেব~~

তা/স্বামীর নাম

৩: ~~সিদ্ধান্ত~~ ~~মহুসদেব~~

কানা : গ্রাম

৩: ~~রসুলপুর~~ ডাক : ~~শিলাপুর~~

উপজেলা: ~~মণিরামপুর~~ জেলা : ~~যশোর~~

প্রকাশের ধরণ

৩: ~~স্বাধীনতা~~ ~~প্রদান~~ ~~সার্টিফিকেট~~ ~~কর্তব্য~~

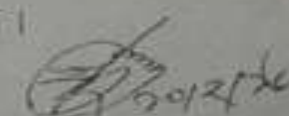
বসার স্থান

৩: ~~রসুলপুর~~ ~~মণিরামপুর~~ ~~যশোর~~

০/০৬/২০২৬ তারিখ পর্যন্ত বৈধ ফি প্রদানের পরিমাণ ২০০/- (কথারঃ দুইশত টাকা মাত্র) প্রাপ্ত হয়ে

স্বাক্ষর/বৃষ্টি/পেশা অত্র ইউনিয়নে চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হল।

প্রত্যয়নকারী

  
প্রত্যয়নকারী







গ্রামীণ ব্যাংক

..... শাখা  
.....

সহজ ঋণের পাশ বই

নাম ..... সুচিত্রা বার্মা ( স্মিথু কর্মচার )  
স্বামী নং ..... ৫৫২৬  
গ্রুপ নং ..... ০১১  
কেন্দ্র নং ..... ৫২/খ  
কেন্দ্রের নাম ..... বসুন্ধর ডেপো  
বই ইস্যুর তারিখ ..... ৩০/০২/১০  
শাখা ব্যবস্থাপকের স্বাক্ষর .....





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

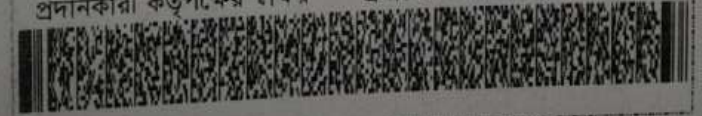


নিত্যানন্দ

নাম: নিত্যানন্দ মজুমদার  
Name: Nittanando Mozumdar  
পিতা: বিদ্যুৎ কুমার মজুমদার  
মাতা: সুচিত্রা রানী  
Date of Birth: 05 Apr 1989  
ID NO: 4116111606843

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: বাসা/হোল্ডিং: এইচ ১৮৭, গ্রাম/রাস্তা: রসুলপুর, কর্মকারপাড়া, ডাকঘর: বেগমপুর - ৭৪৫০, মনিরামপুর, যশোর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৮/২০০৮



**Thank You**