



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

Name	:	Sumon Chandra Das
Age	:	27 years
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Sisters, 1 Brother
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Chaya Rani Das
(iii) Father's name	:	Late Mr. Dulal Chandra Das
(iv) GB member's info	:	Branch: Bagadi.    Centre # 3(M),                      Loan no.: 1171/1, Member since : 31.08.1992,                      First loan: Tk. 3000 Total Amount Received: Tk. 7,40,000 Existing loan: Tk. 40,000                      Outstanding: Tk. 27,680
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Six

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

Present Occupation	:	Business Trade License No: 296/14
Business Experiences and Training Info	:	15 years No training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	No
NU Project Source/Reference	:	GT Torpurchondi Unit Office, Chandpur

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

NU's Mother has been a member of Grameen Bank since 1992 (22 years). At first she took a loan amount BDT 3,000 from Grameen Bank. She purchased 4 decimal agricultural land by using GB loan of BDT 3,00,000. Her son, Sumon; expanded his existing business with GB loan of BDT 2,00,000, he also purchased motorcycle for his existing business. NU's mother built their own house from the income of GB loan. She gradually improved their life standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Ma Cycle Store
Address/ Location	:	Durgadi Bazar, Forakkabad, Chandpur Sadar, Chandpur
Total Investment in BDT	:	7,34,720
Financing	:	Self BDT : 4,34,720 (from existing business) - 59 % Required Investment BDT :3,00,000 (as equity) - 41 %
Present salary/drawings from business (estimates)	:	BDT 14,000
Proposed Salary		<b>BDT 15,000</b>
Proposed Business % of present gross profit margin		
(i) Estimated % of proposed gross profit margin	:	<b>14%</b>
	:	<b>14%</b>
(ii) Agreed grace period	:	<b>5 months</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income (A)	90,000	10,80,000
<b>Less: Cost of sales (B)</b>	77,400	9,28,800
<b>Profit (C) [C=(A-B)] (14%)</b>	12,600	1,51,200
Add. Income from Bicycle	13,500	1,62,000
Add. Income from Van	6,000	72,000
Add. Income from Motorcycle	3,000	36,000
<b>Gross Profit</b>	35,100	4,21,200
<b>Less: Operating Costs</b>		
Electricity bill	500	6,000
Cycle repairing/Assembling parts	5000	60,000
Shop Rent	1700	20,400
Night Guard bill	200	2,400
Entertainment	500	6,000
Mobile bill	300	3,600
Present salary/Drawings- self	14,000	1,68,000
Present salary-Employee (no. of employee 01)	5,000	60,000
Others (Chada)	500	6,000
<b>Non Cash Item:</b>		
Depreciation Expenses	2,046	24,552
<b>Total Operating Cost (D)</b>	<b>29,746</b>	<b>3,56,952</b>
<b>Net Profit (C-D):</b>	<b>5,354</b>	<b>64,248</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>i. Present items:</b>			
Fuel : 59,720	4,34,720		
Vehicles (C-20, M-1, V-4) : 1,99,000			
Tire & Parts : 69,500			
Advance for Shop : 60,000			
Air Compressor (2) : 31,500			
Welding M/c : 15,000			
<b>ii. Proposed Items:</b>			
Petrol (2 Barrel) : 38,000		3,00,000	
Diesel (2 Barrel) : 27,220			
Mobil (10 Cartons) : 44,500			
CNG (Tire & Parts) : 69,280			
Motorcycle Parts : 10,000			
Cycle Parts : 10,000			
New Cycle (10) : 75,000			
New Van (2) : 26,000			
<b>Total Capital</b>	<b>4,34,720/-</b>	<b>3,00,000/-</b>	<b>7,34,720/-</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Sales Income (A)	1,20,000	14,40,000	1,26,000	15,12,000	1,32,300	15,87,600
<i>Less: Cost of sales (B)</i>	1,03,200	12,38,400	1,08,360	13,00,320	<b>1,13,778</b>	<b>13,65,336</b>
<b>Profit (C) [C=(A-B)] (14%)</b>	<b>16,800</b>	<b>2,01,600</b>	<b>17,640</b>	<b>2,11,680</b>	18,522	2,22,264
Add. Income from Bicycle	18,000	2,16,000	18,000	2,16,000	19,000	2,28,000
Add. Income from Van	9,000	1,08,000	9,000	1,08,000	9,000	1,08,000
Add. Income from Motorcycle	3,000	36,000	3,000	36,000	3,000	36,000
<b>Gross Profit</b>	<b>46,800</b>	<b>5,61,600</b>	<b>47,640</b>	<b>5,71,680</b>	<b>49,522</b>	<b>5,94,264</b>
<i>Less: Operating Costs</i>						
Electricity bill	600	7,200	600	7,200	700	8,400
Cycle repairing/Assembling parts	6,000	72,000	6,500	78,000	6,500	78,000
Shop Rent	1,700	20,400	2,000	24,000	2,000	24,000
Night Guard bill	200	2400	200	2400	250	3000
Entertainment	500	6000	500	6000	500	6000
Mobile bill	300	3600	300	3600	300	3600
Proposed salary (Self)	15000	180000	15000	180000	15000	180000
Proposed salary -Employee (1)	5500	66000	5500	66000	5500	66000
Others (Chada)	<b>500</b>	<b>6000</b>	<b>500</b>	<b>6000</b>	<b>500</b>	<b>6000</b>
<b>Non Cash Item:</b>						
Depreciation Expenses (2046+833)	<b>2879</b>	<b>34,548</b>	<b>2879</b>	<b>34,548</b>	<b>2879</b>	<b>34,548</b>
<b>Total Operating Cost (D)</b>	<b>33,179</b>	<b>3,98,148</b>	<b>33,979</b>	<b>4,07,748</b>	<b>34,129</b>	<b>4,09,548</b>
Net Profit	<b>13621</b>	<b>163452</b>	<b>13661</b>	<b>163932</b>	<b>15393</b>	<b>184716</b>
<b>GT payback</b>		<b>120000</b>		<b>120000</b>		<b>120000</b>
<b>Retained Income:</b>		<b>43452</b>		<b>43932</b>		<b>64,716</b>



# **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	300000		
1.2	Net Profit	163452	163932	184716
1.3	Depreciation (Non cash item)	34548	34548	34548
1.4	Opening Balance of Cash Surplus		50320	128800
	<b>Total Cash Inflow</b>	<b>498000</b>	<b>248800</b>	<b>348064</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan	27680		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	<b>Total Cash Outflow</b>	<b>447680</b>	<b>120000</b>	<b>120000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>50320</b>	<b>128800</b>	<b>228064</b>

# SWOT ANALYSIS

## **S**TRENGTH:

- Availability of Products Sourcing.
- Long standing relationship with Grameen
- Would Be Owner Gradually.
- Skilled & 15 Years of Experience

## **W**EAKNESS

- No Weakness

## **O**PPORTUNITIES

- Expansion Of Business
- Increasing Demand

## **T**HREATS

- Low barrier of Entry

Pictures















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রাধার প্রেমের খণ্ড শৌখ যাবে সৌন্দর্য  
নববীণে বেদিন মৌর্য যখনে খরি।

দীন দরিদ্র অসহায়  
মানুষের হাতে যখন  
যা দিবি তা আমিই পাব,  
আমিই গ্রহণ করবো।



হিমানয়ের প্রাকৃতিক পরিবেশে  
চরম সত্তা পৌছে দেখলাম,  
আমি ছাড়া আর কোথাও কেউ নেই,  
তখন সবার দুঃখ নিজের মতন  
করেই হৃদয়ে অনুভব করলাম।  
তাইতো ছুটে এলাম তোদের মধ্যে,  
তোদের সুখ-দুঃখের সঙ্গী হবার জন্যে



সিঁদুর দিন, সিন্দুর দিনে  
স্বপ্নে সিন্দুরে সিন্দুর দিনে  
কিষ্কিন্দে শক্তি, সিন্দুর দিনে  
সুখি বড় পাতেই সিন্দুর দিনে  
কিন্তু পাতেই সিন্দুর দিনে  
মর্ত্যে সিন্দুর দিনে  
ক্রেতসময়ী একে সিন্দুর দিনে  
বিক্রেতসময়ী একে সিন্দুর দিনে  
সবার বাসতে দিনে  
করতে পাতে না, নিজেই  
তা যার প্রাণ কামে না, সিন্দুর দিনে  
কিটাকে সিন্দুর দিনে



Presented at 37 SB Design Lab on 15 November,  
2014 at GB Auditorium

**Thank You**