

## Proposed NU Business Name: **AL-ARAFAT OIL MILL**



Project identification and prepared by: Md Shah-Alom,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozahar Islam



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

Name	:	<b>MD. RASHED TALUKDER</b>
Age	:	13-08-1983 (34 Years)
Education, till to date	:	Dkhil Pas
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Bother & 04 Sisters
Address	:	Vill: Shilkor(Uttor Para), P.O: Narhotto Thana: Kahalu Dist: Bogra
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>MST. RAWASHANARA BEGUM</b>
(iii) Father's name	:	<b>MD. SHADIUZZAMAN TALUKDER</b>
(iv) GB member's info	:	Branch: Narhotto Kahalu , Centre # 17(Female), Member ID: 2351/1, Group No: 03 Member since: 19-06-1998 (05 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 20,000, 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	:	15 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-128770
Mother's Contact No.	:	01878-022442
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RAWASHANARA** joined Grameen Bank since 19 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>AL-ARAFAT OIL MILL</b>
Location	:	Bibirpukur, Kahalu ,Bogra
Total Investment in BDT	:	BDT 732,000/-
Financing	:	Self BDT 632,000/-(from existing business) 86% Required Investment BDT 100,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 40 ft= 1200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Oil etc.</li><li>▪The business is operating by entrepreneur. Existing Two employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Kahalu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

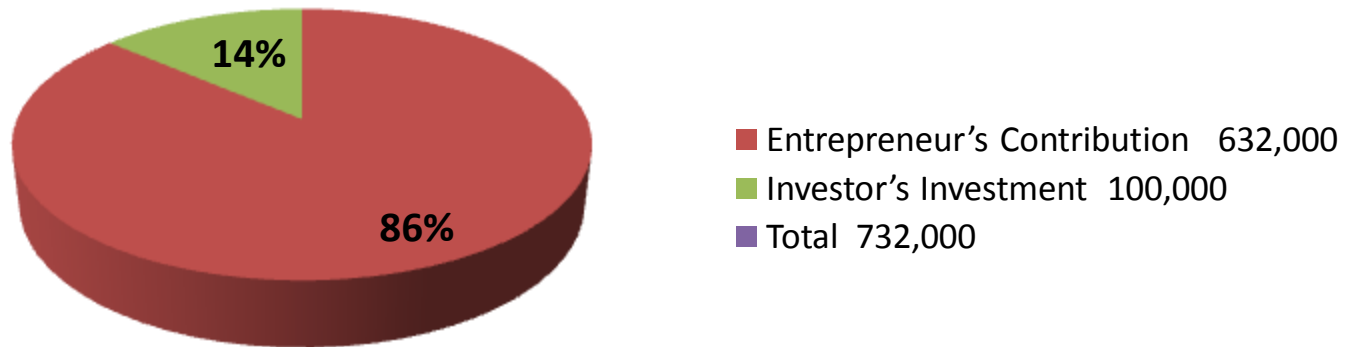
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Oil	18,000	540000	6480000
<b>Total Sales (A)</b>	18,000	540000	6480000
<b>Less Variable Expense</b>			
Oil	16200	486000	5832000
<b>Total variable Expense (B)</b>	16,200	486000	5832000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,800	54000	648000
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		18000	216000
Transportation		3000	36000
Salary (self)		5000	60000
Guard		200	2400
Salary(Staff)		15,000	180000
Entertainment		500	6000
Genator		0	0
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		42,200	506400
<b>Net Profit (E)= [C-D]</b>		11,800	141600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ghani Michene	6	30,000	180000	0	0	0	180000
Motor	1	40,000	40000	0	0	0	40000
Oil Mill	1	100,000	100000	0	0	0	100000
Engil	1	40,000	40000	0	0	0	40000
Sorisa	30	4,000	120000	25	4,000	100000	220000
Oil Dram	10	17,000	170000	0	0	0	170000
Khoil	400	32	12800	0	0	0	12800
<b>Total</b>	<b>6</b>	<b>0</b>	<b>632,000</b>	<b>25</b>	<b>0</b>	<b>100,000</b>	<b>732000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
Oil	25,000	750000	9000000	9450000	9922500
<b>Total Sales (A)</b>	25,000	750000	9000000	9450000	9922500
<b>Less Variable Expense</b>					
Oil	22500	675000	8100000	8505000	8930250
<b>Total variable Expense (B)</b>	22,500	675000	8100000	8505000	8930250
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	2,500	75000	900000	945000	992250
<b>Less Variable Expense</b>					
Electricity bill		20000	240000	252000	264600
Transportation		4000	48000	50400	52920
Salary (self)		5000	60000	63000	66150
Salary(Staff)		20000	240000	252000	264600
Guard		200	2400	2520	2646
Entertainment		1000	12000	12600	13230
Mobile bill		1000	12000	12600	13230
<b>Total fixed cost (D)</b>		51,200	614400	645120	677376
<b>Net Profit (E)= [C-D]</b>		23,800	285600	299880	314874
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



## Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	285600	299880	314874
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		245,600	505,480
	<b>Total Cash Inflow</b>	<b>385,600</b>	<b>545,480</b>	<b>820,354</b>
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>245,600</b>	<b>505480</b>	<b>780354</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:01 ,Others:0  
Experience & Skill : 15 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















বিস্মিল্লাহির রাহমানির রাহিম

# আল আরাফাত

## ওয়েল মিল

প্রোঃ মোঃ রাশেদ তালুকদার

০১৭১৯-১২৮৭৭০

এখানে সরিষার তেল, খেল বিক্রয়ের নির্ভরযোগ্য প্রতিষ্ঠান।

বিঃ দ্রঃ সরিষা ক্রয়-বিক্রয় করা হয়।

তিনদিঘী রোড, বিবিরপুকুর বাজার, কাহালু, বগুড়া।

রাসেল আর্ট সেন্টার, পাইকড # ০১৭৬৮-২৯৪৯৫৭





# FAMILY PICTURE

