

Proposed NU Business Name: **ARAFAT STOR**

Project identification and prepared by: Md. Alamgir Hosain
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: RIPON MIYA
Age	:	27-10-1986 (31Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers, 1 Sisters.
Address	:	Vill: Pakulla , P.O: Jamurki P.S: Mirzapur, 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	:	SHIRIN BEGUM
(iii) Father's name	:	LET.FORHAD HOSSAN
(iv) GB member's info	:	Branch: Pakulla, Mirzapur, Centre # 05 (Female), Member ID: 1185/2, Group No: 01 Member since: 17/12/1986TO 17/12/1996(10Years) First loan: BDT 3000 /- Outstanding loan:Nil
Further Information:		
(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	:	12years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771-928559
Family's Contact No.	:	01776-612739
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIRIN BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ARAFAT STOR
Location	:	Pakulla Bazar, Mirzapur, Tangail
Total Investment in BDT	:	BDT 4,11,000/-
Financing	:	Self BDT 2,61,000/- (from existing business) 64% Required Investment BDT 1,50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08 ft= 96 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; , Pulse, Soap, Soft drinks, Cosmetics etc. ▪Average 10% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Company. ▪Agreed grace period is 3 months.

Existing Business (BDT)

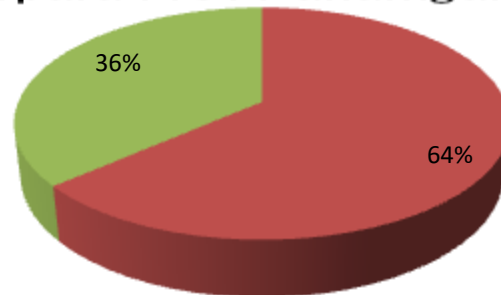
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item		100,000	1200,000
Total Sales (A)		100,000	1200,000
Less. Variable Expense			
Grocery Item		90,000	1080,000
Total variable Expense (B)		90,000	1080,000
Contribution Margin (CM) [C=(A-B)]		15,000	180,000
Less. Fixed Expense			
Electricity Bill		500	6000
Mobile Bill		300	3600
Salary (self)		5000	60000
Transportation			
Generator		100	1200
Gurd		100	1200
Rent		2000	24000
Entertainment		200	2400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft drinks	10,000	30000	40,000
Biskut , Pauruti	20,000	20000	40,000
Milk	8,000		8,000
Ludus	800		800
Soap	3,600		3,600
Cosmetics	20,000	20000	40,000
Bkash	40,000	80000	120,000
Other	8,600		8,600
Advance	150,000		150,000
Total	261,000	150,000	411,000

Source of Finance

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



■ Entrepreneur's Contribution
261,000

■ Investor's Investment
150,000

■ Total 411,000

Financial Projection (BDT) G

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Particular					
Revenue (sales)					
Soft Drinks,Biskut ,Milk		100,000	1200,000	1260000	1323000
Total Sales (A)		100,000	1200,000	1260000	1323000
Less. Variable Expense					
Soft Drinks,Biskut,Milk		90,000	1080,000	1134000	1190700
Total variable Expense (B)		90,000	1080,000	1134000	1190700
Contribution Margin (CM) [C=(A-B)]		15,000	180,000	189,000	198,450
Less. Fixed Expense					
Electricity Bill		500	6000	6000	6000
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Generator		100	1200	1200	1200
Gurd		100	1200	1200	1200
Rent		2000	24000	24000	24000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	81,600	90,600	100,050
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		21600	52,200
	Total Cash Inflow	231,600	112,200	152,250
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60000
	Total Cash Outflow	210,000	60,000	60000
3	Net Cash Surplus	21,600	52,200	92,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gorai, Najirpara.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি
সংগঠন কেন্দ্র

গ্রামীণ শক্তি

প্রস্তাবিত নবীন

প্রকল্পের নাম: ক্রাফট হস্তশিল্প

ইউনিটের নাম: জামুন্দি ইউনিট

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: ব্রজাঃ বিপন্ন মিত্রা

বয়স:

জন্ম তারিখ: ২৭/১০/১৯৮৬

শিক্ষাগত যোগ্যতা: নয়

বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ২

ভাই/বোনের সংখ্যা:

न सिमा



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श्री देवा

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