

Proposed NU Business Name: **ARAFAT STORE**



Proje

Project verified by: Md Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ARAFAT MOLLA
Age	:	25-08-1997 (20 Years)
Education, till to date	:	BBA
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Brother
Address	:	Vill: Noyanipara, P.O: Pubail P.S: Gazipur City ,Dist:Gaziipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sanjida Akter (Shompa)
(iii) Father's name	:	Aslam Molla
(iv) GB member's info	:	Branch: Pubail, Centre: 65 (Female), Member ID: 5746, Group No: 01 Member since: 20.03.2002 to 2017 (15 Years) First loan: BDT 5000
Further Information:		Last Loan: BDT Outstanding loan: BDT
(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.) ¹⁰	:	Yes
Business Experiences and Training Info	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01798-989980
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sanjida Akter (Shompa) joined Grameen Bank since 15 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

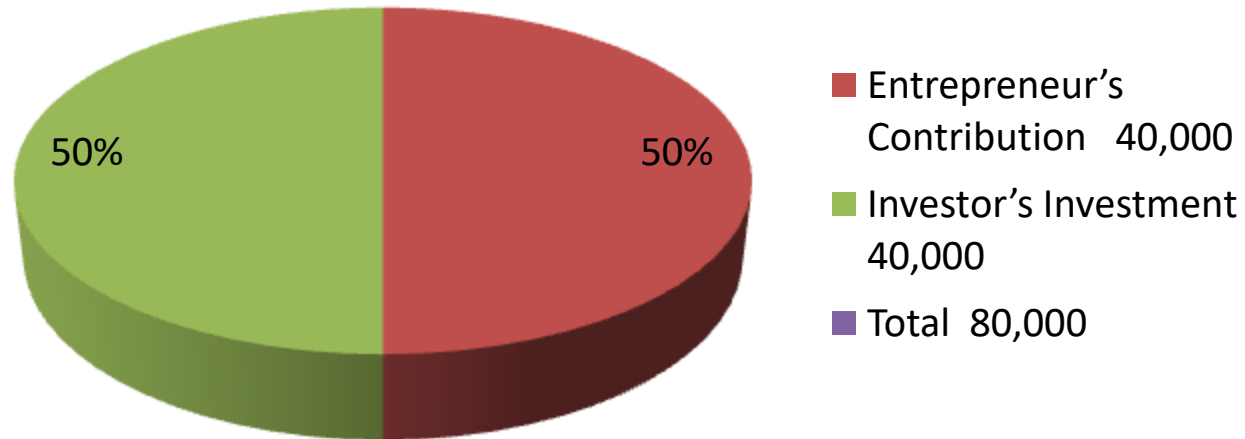
Business Name	:	ARAFAT STORE
Location	:	Pubail Bazar, Gazipur City
Total Investment in BDT	:	BDT 80000/-
Financing	:	Self BDT 40000/-(from existing business) 50% Required Investment BDT 40000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 25 ft= 250 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various goods like Tea, Sugar, Milk, Biscuit, Betal Leaf, Guava etc▪Average 20% gain on sale.▪The business is operated by entrepreneur. Existing no employees.▪The shop is own.▪Collects cows from Mirer Bazar▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Tea, Sugar, Milk, Biscuit, Betal Leaf, Guava etc	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Tea, Sugar, Milk, Biscuit, Betal Leaf, Guava etc	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		6000	72000

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Tea	20	50	1,000	20	50	1,000	2,000
Sugar	5	2,500	12,500	5	2,500	12,500	25,000
Milk	20	100	2,000	20	100	2,000	4,000
Biscuit	50	100	5,000	50	100	5,000	10,000
Guava	10	500	5,000	10	500	5,000	10,000
Betal Leaf	50	200	10,000	50	200	10,000	20,000
Others			4,500			4,500	9,000
			40,000			40,000	80000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Tea, Sugar, Milk, Biscuit, Betal Leaf, Guava etc	2700	81000	972000	1020600	1071630
	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Tea, Sugar, Milk, Biscuit, Betal Leaf, Guava etc	2160	64800	777600	816480	857304
Total Variable Expense	2160	64800	777600	816480	857304
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6000	72000	72400	72800
Net Profit (E)= [C-D]		10200	122400	128520	134946
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	122,400	128520	134946
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106400	218920
	Total Cash Inflow	162,400	234,920	353,866
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	106,400	218,920	337,866

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill: 4 yrs ,
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

