

Proposed NU Business Name: **ARAFAT BEDING**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHADAT HOSSAIN
Age	:	01-05-1983 (34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son ,01 Daughters
No. of siblings:	:	04 Brothers, 2Sisters
Address	:	Vill: Aliarpur, P.O: Dagonvuiyan, P.S: Dagonvuiyan, Dist: Feni

Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOLIMA KHATUN
(iii) Father's name	:	MD. ABU TAHAR
(iv) GB member's info	:	Branch:.,Dagonbhuyain, Centre # 15(Female), Member ID: 3345, Group No: 04 Member since: 1998 To 2003 (05Years) First loan: BDT 2000 /-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan:
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	30 years experience in running business. 25 years is won business. He has 05 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01853018776
Family's Contact No.	:	01884040768
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

SOLIMA KHATUN joined Grameen Bank since 05 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agricultural

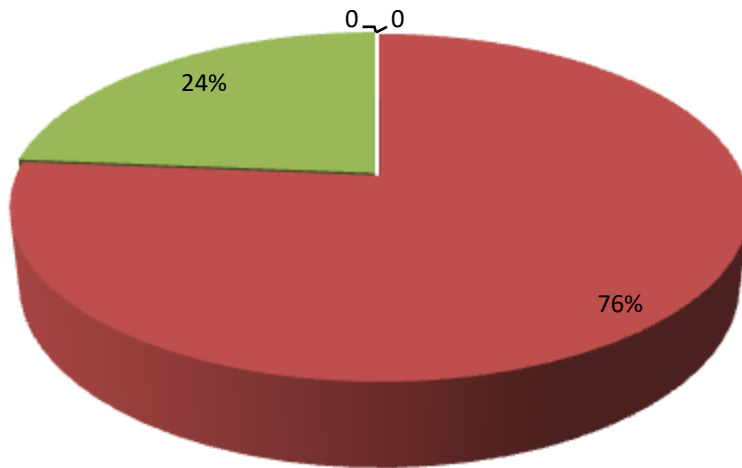
Proposed Nobin Udyokta Business Info

Business Name	:	ARAFAT BEDING
Location	:	Barik market, Dagonvuiyan.
Total Investment in BDT	:	BDT 2,11,000/-
Financing	:	Self BDT 161000/-(from existing business) 76% Required Investment BDT 50000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Layf,Tosok,coton item etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Layf,Tosok,coton item	2,500	75000	900000
Total sales (A)	2500	75000	900000
Less Variable Exp.			
Layf,Tosok,coton item	1750	52500	630000
Total Variable exp. (B)	1750	52500	630000
Contribution Margin CM [C= (A-B)	750	22500	270000
less fixed exp.			
Rent		3500	42000
Electricity bill		350	4200
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		100	1200
Gird		50	600
Generator		150	1800
Mobile bill		500	6000
total fixed cost (D)		11650	139800
Nit profit		10850	130200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Layef	5	2500	12500	0	0	0	12500
Tosok	10	1500	15000	0	0	0	15000
Coton	1250	60	75000	0	0	40000	115000
Cloths	100	200	20000	0	0	10000	30000
Simul tula	10	850	8500	0	0	0	8500
Security	0	0	30000	1	0	0	30000
Total	0	0	161000	0	0	50000	211000



- Entrepreneur's Contribution 161,000
- Investor's Investment 50,000
- Total 211,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Layf,Tosok,coton item	3200	96000	1152000	1209600	1270080
Total Sales (A)	3200	96000	1152000	1209600	1270080
less variable Expenses					
Layf,Tosok,coton item	2240	67200	806400	846720	889056
Total variable Expenses (B)	2240	67200	806400	846720	889056
Contribution Margin (CM)= (A-B)	960	28800	345600	362880	381024
Less Fixed Expenses					
Rent		3500	42000	42000	42000
Electricity bill		400	4800	5000	5200
Transportation		2500	30000	30200	30400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gird		50	600	600	600
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		17400	208800	219240	230202
Net Profit (E) (C-D)		11400	136800	143640	150822
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	136800	143640	150822
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		116,800	240,440
	Total Cash Inflow	186,800	260,440	391,262
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	116,800	240,440	371,262

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 30 Years
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







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FAMILY PICTURE



