

## Proposed NU Business Name: **AFRIN GENERAL STORE**



Project identification and prepared by: Shahin Mia,  
Ashulia Unit, Dhaka

Project verified by: Md. Rofiqul Islam



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

Name	:	<b>MD ALI HOSSAIN</b>
Age	:	15-03-1982 ( 33 Years)
Education, till to date	:	Class Four
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers, 01 Sisters
Address	:	Vill: Vorani, P.O: Jamur, P.S: Savar, Dist: Dhaka
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>SIRAJ VANU</b>
(iii) Father's name	:	<b>LATE. KHORSHED ALOM</b>
(iv) GB member's info	:	Branch: Shovapur, Centre # 1 (Female), Member ID:11921, Group No: 15 Member since: 06-06-2013 (3 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 19,920/- Outstanding loan: BDT 14,850/-
(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

## ***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	:	Three years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01621-982825
Mother's Contact No.	:	01714-552446
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SIRAJ VANU** joined Grameen Bank since 03 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair and business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AFRIN GENERAL STORE</b>
Location	:	Tetuljora, Rajfulbaria, Savar, Dhaka.
Total Investment in BDT	:	BDT 2,04,000/-
Financing	:	Self BDT 1,04,000(from existing business) 51% Required Investment BDT 1,00,000(as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 3,000
Proposed Salary	:	BDT 3,000
Size of shop	:	9 ft x 14 ft. = 126 square ft
Security of the shop	:	0/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Cosmetics etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 01 employee.</li> <li>▪He is doing his business in Own place.</li> <li>▪Collects goods from Nama bazar, Hemayetpur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

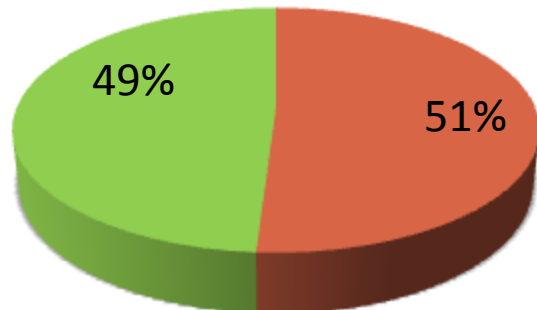
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	2,000	60,000	7,20,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>7,20,000</b>
<b>Less. Variable Expense</b>			
Grocery item	1,700	51,000	6,12,000
<b>Total variable Expense (B)</b>	<b>1,700</b>	<b>51,000</b>	<b>6,12,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>1,08,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Transportation		800	9,600
Salary (Employee)		2,000	24,000
Salary (self)		3,000	36,000
Mobile Bill		300	3,600
Entertainment		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,800</b>	<b>81,600</b>
<b>Net Profit (E) [C-D]</b>		<b>2,200</b>	<b>26,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice ( 12x2,000)	24,000	30,000	54,000
Pluse (2x6,000)	12,000	12,000	24,000
Fridge	40,000	-	40,000
Biscruit, Chanachur, Salt, Cosmetics	28,000	58,000	86,000
<b>Total</b>	<b>1,04,000</b>	<b>1,00,000</b>	<b>2,04,000</b>

## Source of Finance



■ Entrepreneur's Contribution's = 1,04,000

■ Investor Investment's = 1,00,000

■ Total = 2,04,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery item	3,000	90,000	10,80,000	11,34,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>	<b>11,34,000</b>
<b>Less. Variable Expense</b>				
Grocery item	2,550	76,500	9,18,000	9,63,900
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>9,18,000</b>	<b>9,63,900</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>1,62,000</b>	<b>1,70,100</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		600	7,200	7,300
Transportation		1,000	12,000	12,100
Salary (Employee)		3,000	36,000	36,000
Salary (self)		2,000	24,000	24,000
Mobile Bill		400	4,800	5,000
Entertainment		300	3,600	3,700
<b>Total Fixed Cost</b>		<b>7,300</b>	<b>87,600</b>	<b>87,900</b>
<b>Net Profit (E) [C-D]</b>		<b>6,200</b>	<b>74,400</b>	<b>82,200</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	<b>74,400</b>	<b>82,200</b>
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		14,400
	<b>Total Cash Inflow</b>	<b>1,74,400</b>	<b>36,600</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>1,60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>14,400</b>	<b>36,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Tetuljora, Rajfulbaria, Savar,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





স্বাস্থ্য-পত্র

আমি নিম্ন স্বাক্ষরকারী ছাত্র: অরুণ বসু  
 জাতি: কোচী, পাস: বাঙালোবাসীয়া, খানা: সাতার,  
 জেলা: ঢাকা। আমার হৈল খা: গাণী  
 কোম্পানি আমার স্ত্রী গুরুগণ সুদিত  
 দোকান দিচ্ছি। বসু গুরুগণ মে ২-২-১৬ থেকে  
 ২-২-২০২০ সাল পর্যন্ত সুদিত দোকান  
 ব্যবসা করে আসছে। উল্লিখিত সময়  
 স্বাস্থ্য জাল ইত্যাদি গুরুগণ থেকে  
 কোন রোগে ভুগেন নাই।

অরুণ বসু  
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 কোচী, বাঙালোবাসীয়া  
 সাতার, ঢাকা।

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আরিফ হোসেন  
 Name: MD Arif Hossain  
 পিতা: মোহাম্মদ আলম  
 মাতা: শিলাল খাতুন  
 Date of Birth: 15 Dec 1982  
 ID NO: 2617269064338

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে গেলে  
 সর্বোচ্চ সময়ের মধ্যে লিখিত পত্রটি জমা দিতে হবে। হারিয়ে গেলে নতুন পরিচয়পত্র করা যাবে।

জন্ম: গাণী/খানা: কোচী, বাস: বাঙালোবাসীয়া -  
 ১০৪৭, সাতার, ঢাকা

রক্তের গ্রুপ / Blood Group: O+

*Signature*

পরিচয়পত্রটি কর্তৃক স্বাক্ষর করা হয়েছে তারিখ: ১৬/০২/২০২০

# FAMILY PICTURE

