

Proposed NU Business NameE :ARAFAT TREDING



Project identification and prepared by: MOHIDUL ISLAM

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.YASIN ARAFAT
Age	:	20-09-1990 (27Years)
Education, till to date	:	DIPLOMA ENGINEAR
Marital status	:	Married
Children	:	NONE
No. of siblings:	:	02 Brothers 02 sisters
Address	:	ViLL : North Ramer kandha P.O : Rohitpur P.S: KARANIGONJ Dist: DHAKA
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAFAJA BEGUM
(iii) Father's name	:	MD. ATAUR RAHMAN
(iv) GB member's info	:	Branch: KOLATIYA Centre # 10/M(Female), Member ID: 2515/2, Group No: 04 Member since:1990-2005(15 Years) First loan: BDT 5,000/- Existing loan :10,000/- 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 & Skill	:	10 years of business experience.
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-258287
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAFAJA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

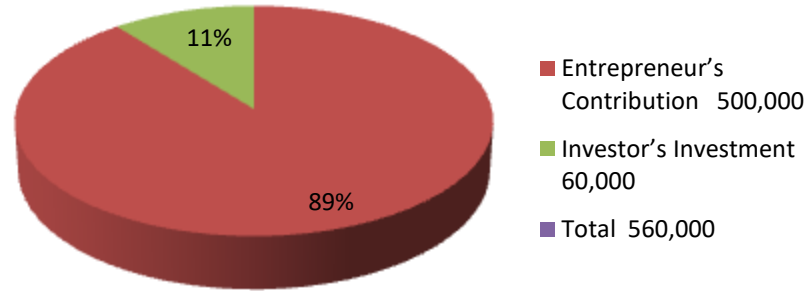
Proposed Nobin Udyokta Business Info

Business Name	:	ARAFAT TREDING
Location	:	ViLL : North Ramer kandha P.O : Rohitpur P.S: KARANIGONJ Dist: DHAKA
Total Investment in BDT	:	But/-560000/-
Financing	:	Self BDT 500000/- (from existing business)89% Required Investment BDT 60000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21 ft x 10 ft= 210square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Tin sanatory itms etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Tin sanitary itms etc	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Tin sanitary itms etc	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		5000	60000
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		6000	72000
Salary (Staff)		5000	60000
Mobile Bill		300	3600
Total Fixed Cost (D)		17000	204000
Net Profit (E)= [C-D]		5500	66000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Tin	60	5000	300000		12	5000	60000	
cerger			200000					
Total			500000				60000	560000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Tin sanitary itms etc	5500	165000	1980000	2079000	2182950
0	0	0	0	0	0
Total Sales(A)	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Tin sanitary itms etc	4675	140250	1683000	1767150	1855508
Total Variable Expense	4675	140250	1683000	1767150	1855508
Contributon Margin (CM) [C=(A-B)]	825	24750	297000	311850	327443
Less Fixed Expense					
Rent		5000	60000	60000	60000
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
Salary (Self)		6000	72000	72000	72000
Salary (Staff)		5000	60000	60000	60000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		17000	204000	204520	205046
Net Profit (E)= [C-D]		7750	93000	97650	102533
Investment Pay Back			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	93,000	97650	1025533
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69000	142650
	Total Cash Inflow	153,000	166,650	1,168,183
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	69,000	142,650	1,144,183

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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





