

Proposed NU Business Name: **ARAFAT VARAITIS STORE**



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Mohasthan Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD. KHOKON</b>
Age	:	21-11-1987(29Years)
Marital status	:	Married
Education,till to day		Class Eight
Children	:	01 Son
No. of siblings:	:	01Brother&01 sister .
Address	:	Vill: Boro Tangra P.O Banglabajar: Bogra Shadar Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST .GOLAPI</b>
(iii) Husband's name	:	<b>MD.SATTAR</b>
(iv) GB member's info	:	Branch: Namuja Bogra, Centre # 38(Female), Member ID:9911 Group No: 07 Member since: 10-01-2010(18Years) First loan: BDT 5,000 /-, Existing loan: BDT 50,000/- Outstanding loan:4560
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	:	04years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-984548
Father's Contact No.	:	01863-022099
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. GOLAPI** joined Grameen Bank since 18 years ago. At first she took BD 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ARAFAT VARAITIS STORE</b>
Location	:	: Boro tangra P.O Banglabajar ,Bogra.
Total Investment in BDT	:	BDT 117,000/-
Financing	:	Self BDT 77,000/- (from existing business) 34 % Required Investment BDT 40,000/- (as equity) 66 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BD 12,000
Size of shop	:	08 ft x 06 ft= 48 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

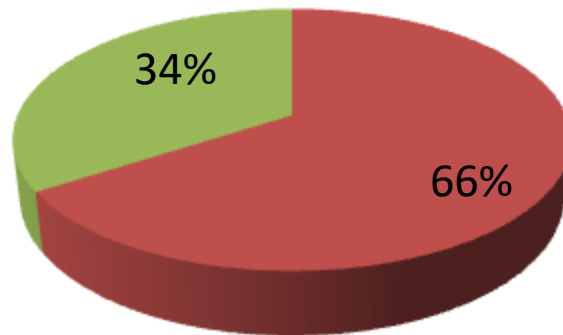
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk production	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Milk production	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>70,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>73,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Rice	10	2000	20,000	1	40,000	40,000	60,000
Puls,Sugeer;Oil	0	0	22,000	0	0	0	22,000
Biscute,Shop,Salt	0	0	35,000	0	0	0	35,000
Security	0	0	0	0	0	0	0
<b>Total</b>	<b>10</b>	<b>0</b>	<b>77,000</b>	<b>1</b>	<b>40,000</b>	<b>40,000</b>	<b>117,000</b>

## Source of Finance



- Entrepreneur's Contribution 77,000
- Investor's Investment 40,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Milk production	2,400	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,900</b>	<b>70,800</b>	<b>70,800</b>	<b>70,800</b>
<b>Net Profit (E) [C-D]</b>		<b>12,100</b>	<b>145,200</b>	<b>156,000</b>	<b>167,340</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	145,200	156,000	167,340
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		129,200	269,200
	<b>Total Cash Inflow</b>	<b>185,200</b>	<b>285,200</b>	<b>436,540</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>129,200</b>	<b>269,200</b>	<b>420,540</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop Bago para, Bogra shadar, Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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# FAMILY PICTURE

