

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



Project identification and prepared by: Md. Jamal Hossain,
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Sarwar Khan
Age	:	21-07-1993(25 Years)
Education, till to date	:	H.S.C
Marital status	:	married
Children	:	Nil
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Ikrasi, P.O: Palamgonj, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Lutfa Begum
(iii) Father's name	:	Md.Alam khan
(iv) GB member's info	:	Branch: Kusumhati, Centre # 10(Female), Member ID:2430/1 , Group No: 03 Member since: 2002 -2012(10Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 35,000- Outstanding loan: BDT :paid
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01825825637
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LUTFA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Al Arafat Store
Location	:	Ikrasi Dohar,Dhaka
Total Investment in BDT	:	BDT:130,000
Financing	:	Self BDT 90,000(from existing business) 69% Required Investment BDT 40,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10ft= 100square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cosmetics,rice,drinks etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Joypara.▪Agreed grace period is 3 months.

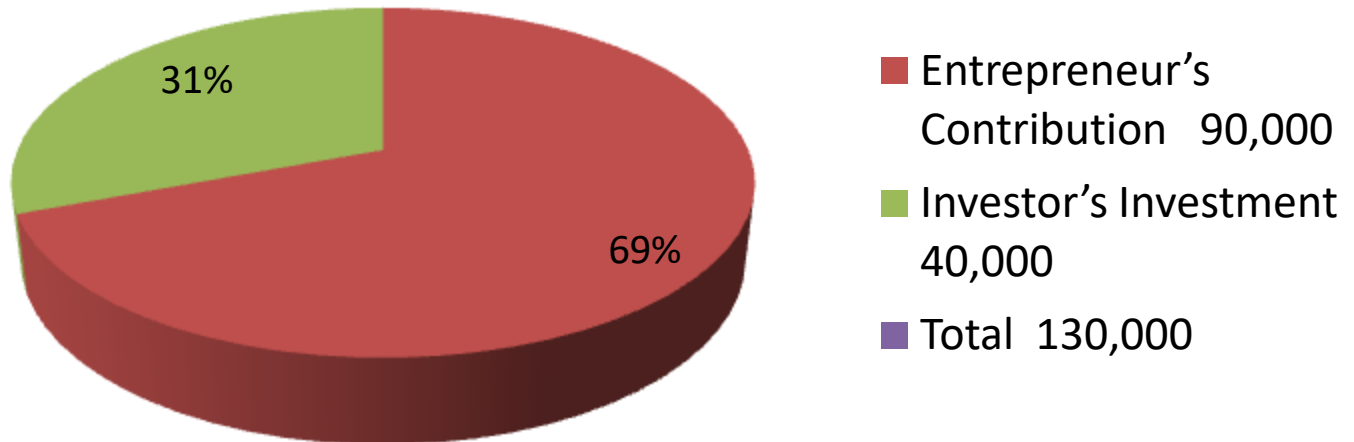
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics, rice, drinks etc.	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less. Variable Expense			
Cosmetics, rice, drinks etc	2125	63750	765000
Total variable Expense (B)	2125	63750	765000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less. Fixed Expense			
Rent			
Mobile Bill		300	3600
Transportation		1000	12000
Electricity Bill		300	3600
Salary (self)		5000	60000
Salary (staff)			
Entertainment			
Security Guard			
Total fixed Cost (D)		6600	79200
Net Profit (E) [C-D]		4650	55800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	00	00	30000	00	00	20000	50000
Drinks	00	00	10000	00	00	10000	20000
Rice	00	00	10000	00	00	10000	20000
frezz	00	00	40000	0	0	0	40000
Security							
Total	00	00	90000	00		40000	130000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cosmetics, rice, drinks etc.	3000	90000	1080000	1134000
		0	0	0
Total Sales (A)	3000	90000	1080000	1134000
Less. Variable Expense		0	0	0
cosmetics, rice, drinks etc	2550	76500	918000	963900
Total variable Expense (B)	2550	76500	918000	963900
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	170100
Less. Fixed Expense				
Rent				
Mobile Bill		300	3600	3800
Transporation		1000	12000	12000
Electricity Bill		300	3600	3800
Salary (self)		5000	60000	60000
Salary(staff)				
Entertainment				
Security Guard				
Total fixed Cost (D)		6600	79200	79600
Net Profit (E) [C-D]		6900	82800	90500
Investment Payback			24000	24000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	82800	90500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		58500
	Total Cash Inflow	122500	149000
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)	24,000	24,000
	Total Cash Outflow	64000	24000
3	Net Cash Surplus	58500	125000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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







FAMILY PICTURE

