

# Proposed NU Business Name: **MS ARAFAT SHUVO STILL COMPANY**



Project identification and prepared by: MD. Shahinur Rahman,  
Sherpur Unit, Bogra

Project verified by: MD. Muzaharul Islam



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

Name	:	<b>MD. MOKALLEM HOSSAIN</b>
Age	:	20-4-1986 (30 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	2 SONS
No. of siblings:	:	3 Brothers 2 Sisters
Address	:	Vill: kanai kandor, P.O: Mirjapur, P.S: Sherpur, Dist: Bogra
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>MST. AKLIMA BEGUM</b>
(iii) Father's name	:	<b>MD. KORBAN ALI</b>
(iv) GB member's info	:	Branch: Mirjapur, Sherpur, Centre # 96(Female), Member ID: 9735/1; No:02 Member since: 2-3-2010 (06 Years) First loan: 15,000 taka.
Further Information:		Existing Loan: BDT 40000, Outstanding loan: BDT 18800
(v) Who pays GB loan installment	:	Nil
(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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713936024
Mother's Contact No.	:	01768969739
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AKLIMA BEGUM** joined Grameen Bank since 6 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS ARAFAT SHUVO STILL COMPANY</b>
Location	:	Seruya bototola, Serpur
Total Investment in BDT	:	BDT 570000/-
Financing	:	Self BDT 420000/- (from existing business) 74% Required Investment BDT 150,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; angel, rod etc.</li><li>▪ Average 25% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Dhaka.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Steel items	5500	165000	1980000
<b>Total Sales (A)</b>	5500	165000	1980000
<b>Less Variable Expense</b>			
Steel items	4125	123750	1485000
<b>Total variable Expense (B)</b>	4,125	123750	1485000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,375	41250	495000
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		1500	18000
Transportation		1,000	12000
Salary (self)		6000	72000
Salary(Staff)		20000	240000
Entertainment		200	2400
Guard		150	1800
Generator		500	6000
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		31,150	373800
<b>Net Profit (E)= [C-D]</b>		10,100	121200

## Investment Breakdown

Particulars	Existing	Proposed	Total
Plane sheet	225,000	75,000	300000
Design sheet	96,000	75,000	171000
Square bar	15,000	0	15000
Door,window	35,000	0	35000
Others	49,000	0	49000
	420,000	150,000	570000

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 1.5
<b>Revenue(Sales)</b>				
Steel items	7000	210000	2520000	2646000
<b>Total Sales (A)</b>	7000	210000	2520000	2646000
<b>Less Variable Expense</b>				
Steel items	5250	157500	1890000	1984500
<b>Total variable Expense (B)</b>	5,250	157500	1890000	1984500
<b>Contribution Margin (CM) [C=(A-B)</b>	1,750	52500	630000	661500
<b>Less Variable Expense</b>				
Rent		2,000	15,000	15,000
Electricity bill		1700	20400	20600
Transportation		1,400	16,800	17,200
Salary (self)		6000	72000	72000
Salary(Staff)		20000	240000	240000
Entertainment		200	2400	2400
Guard		150	1800	1800
Generator		500	6000	6000
Mobile bill		500	6000	6000
<b>Total fixed cost (D)</b>		32,300	378,600	381,000
<b>Net Profit (E)= [C-D]</b>		20200	242400	280,500
Investment Payback			<b>120,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5(Year)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	242,400	280,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		122,400
	<b>Total Cash Inflow</b>	342400	402900
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	60000
	<b>Total Cash Outflow</b>	220,000	60000
3	<b>Net Cash Surplus</b>	122,400	342900

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















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কলিকতা-কলিকতা  
কলিকতা-কলিকতা

এখানে  
ডিজাইন সীট  
পাওয়া যায়।

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# FAMILY PICTURE

