

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



Project identification and prepared by: Yasin Alam  
Sreenagar Unit, Munsiganj  
Project verified by: Md Siddiqur Rahman



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

Name	:	<b>MD. RUBEL BEPARY</b>
Age	:	03-09-1983 (34Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1SON
No. of siblings:	:	1 Brother 01 Sister
Address	:	Vill: Kamar Khola, P.O: : Kamar Khola, P.S: Sreenagar, Dist: Munsiganj
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>RASHIDA BEGUM</b>
(iii) Father's name	:	<b>MD. JULHAS BEPARY</b>
(iv) GB member's info	:	Branch : Sreenagar , Centre : 18 (Female), Member ID: 4164, Group No: 04 Member since: 19-05-1996 (20 Years) First loan: BDT 2000
Further Information:		Existing loan: BDT 75000 Outstanding loan: BDT 11754
(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	:	7 years experience in running business. 7Years in own business. He has no Years Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01752-298518
Family's Contact No.	:	01818-302152
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar Unit, Munsiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RASHIDA BEGUM** joined Grameen Bank since 20 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ARAFAT STORE</b>
Location	:	Mashura gau, Ferighat, Sreenagar, Munsigonj
Total Investment in BDT	:	BDT 90000/-
Financing	:	Self BDT 40000/- (from existing business) 44% Required Investment BDT 50000/- (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	9ft x 12 ft= 108 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Grocery item .</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is in Rented.</li><li>▪Collects goods from Sreenagar.</li><li>▪Agreed grace period is 3 months.</li></ul>

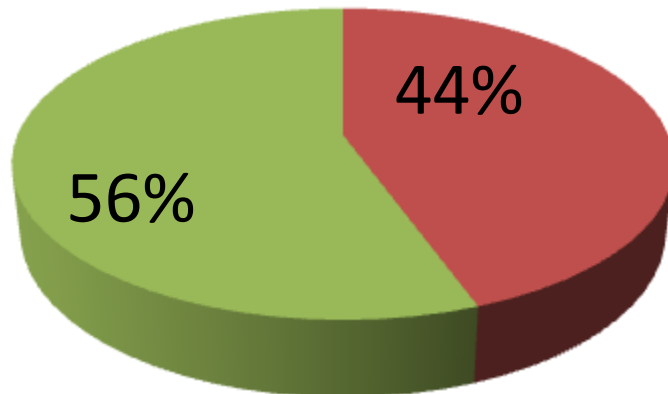
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	1690	50700	608400
<b>Total sales (A)</b>	1690	50700	608400
<b>Less Variable Exp.</b>			
Grocery Item	1352	40560	486720
<b>Total Variable exp. (B)</b>	1352	40560	486720
<b>Contribution Margin CM [C= (A-B)]</b>	<b>338</b>	<b>10140</b>	<b>121680</b>
<b>less fixed exp.</b>			
Rent		2300	27600
Electricity bill		250	3000
Salary (self)		5000	60000
Entertainment		100	1200
Guard		50	600
Mobile		150	1800
<b>total fixed cost (D)</b>		7850	94200
<b>Net profit (E) [C-D]</b>		<b>2290</b>	<b>27480</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Drinks	5	260	1,300	10	276	2,760	4,060
Biscuit	8	220	1,760	10	276	2,760	4,520
Egg	20	7	140	200	7	1,400	1,540
Candle	4	275	1,100	0	0	0	1,100
Tea	20	140	2,800	25	150	3,750	6,550
Potato			0	202	15	3,030	3,030
Ginger , Garlic			0	65	120	7,800	7,800
Rice			0	10	1750	17,500	17,500
Others	29	100	2,900	110	100	11,000	13,900
Security			30,000				30,000
<b>Total</b>	<b>86</b>		<b>40,000</b>	<b>632</b>		<b>50,000</b>	<b>90,000</b>

## Source of Finance



■ Entrepreneur's Contribution 40,000

■ Investor's Investment 50,000

■ Total 90,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	2180	65400	784800	824040	865242
<b>Total Sales (A)</b>	<b>2180</b>	<b>65400</b>	<b>784800</b>	<b>824040</b>	<b>865242</b>
less variable Expenses					
Grocery Item	1744	52320	627840	659232	692193.6
Total variable Expenses (B)	1744	52320	627840	659232	692193.6
<b>Contribution Margin (CM)= (A-B)</b>	<b>436</b>	<b>13080</b>	<b>156960</b>	<b>164808</b>	<b>173048.4</b>
<b>Less Fixed Expenses</b>					
Rent		2300	27600	27600	27600
Electricity bill		250	3000	3000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		125	1500	1500	1500
Guard		50	600	600	600
Mobile		200	2400	2400	2400
Total Fixed Cost		7925	95100	95100	95100
<b>Net Profit (E) (C-D)</b>		<b>5155</b>	<b>61860</b>	<b>69708</b>	<b>77948.4</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	61,860	69,708	77948.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		41,860	91568
	<b>Total Cash Inflow</b>	111860	111568	169516.4
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	41,860	91568	149516.4

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 7 Years: 07  
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















Man in a light pink shirt and dark trousers standing next to the van.

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