

Proposed NU Business Name: **ARAFAT GO KHADDO VANDAR**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	DALIA AKTAR
Age	:	12-12-1987 (30 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	1 Brother, 2 Sisters
Address	:	Vill: Nrayon Potti, P.O: Rohitpur , P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HELENA BEGUM
(iii) Husband's name	:	AKTAR HOSSAIN
(iv) GB member's info	:	Branch: Shakta , Centre # 66(Female), Member ID: 2354/1, Group No: 02 Member since: 2007 (10Years) First loan: BDT -----
Further Information:		Existing Loan: BDT 60000, Outstanding loan: 30877
(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	:	2years experience in running business. He has NO Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01881-663935
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

Proposed Nobin Udyokta Business Info

Business Name	:	ARAFAT GO KHADDO VANDAR
Location	:	Narayonpotti
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Poultry feed.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

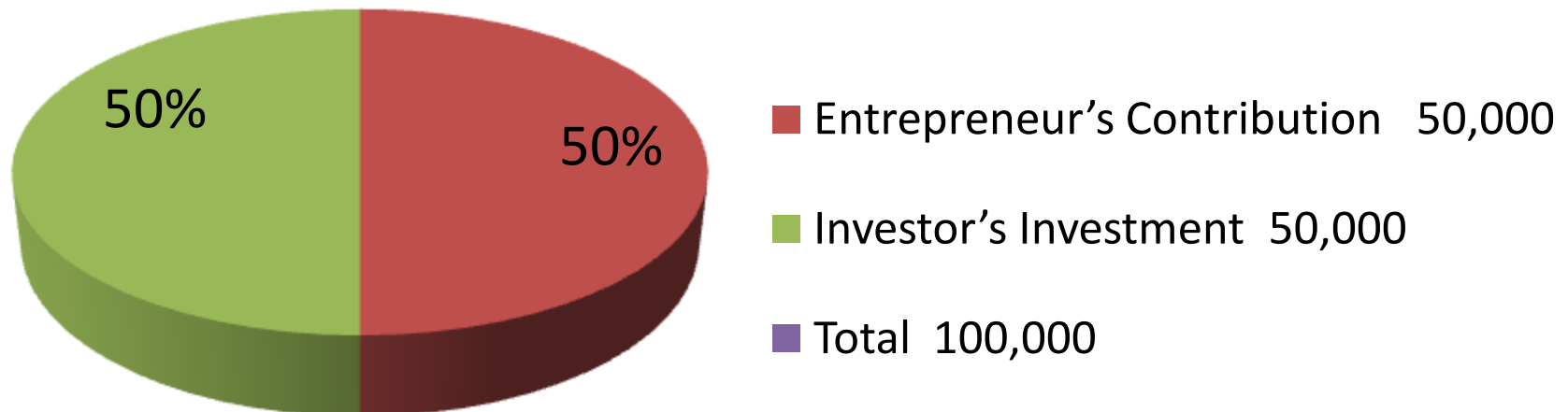
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Poultry Feed		60000	720000
Total sales (A)		60000	720000
Less Variable Exp.			
Poultry Feed		51000	612000
Total Variable exp. (B)		51000	612000
Contribution Margin CM [C= (A-B)]		9000	108000
less fixed exp.			
Rent		1200	14400
Electricity bill		120	1440
Salary (self)		5000	60000
Entertainment		100	1200
Genaretor		60	720
Mobile		200	2400
total fixed cost (D)		6680	80160
Net profit (E) [C-D]		2320	27840

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chaff	20	820	16,400	24	820	19,680	36,080
Kura	20	430	8,600	24	430	10,320	18,920
Caff	4	1150	4,600			0	4,600
Broken Rice	4	1600	6,400			0	6,400
Fit	4	850	3,400			0	3,400
Others	106	100	10,600	100	200	20,000	30,600
Total	158		50,000	148		50,000	100,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Poultry Feed		75000	900000	945000	992250
Total Sales (A)		75000	900000	945000	992250
less variable Expenses					
Poultry Feed		63750	765000	803250	843412.5
Total variable Expenses (B)		63750	765000	803250	843412.5
Contribution Margin (CM)= (A-B)		11250	135000	141750	148837.5
Less Fixed Expenses					
Rent		1200	14400	14400	14400
Electricity bill		120	1440	1440	1440
Salary (self)		5000	60000	60000	60000
Entertainment		125	1500	1500	1500
Genaretor		60	720	720	720
Mobile		300	3600	3600	3600
Total Fixed Cost		6805	81660	81660	81660
Net Profit (E) (C-D)		4445	53340	60090	67177.5
Investment Payback			20000	20000	20000

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	53,340	60,090	67177.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		33,340	73430
	Total Cash Inflow	103340	93430	140607.5
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
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	33,340	73430	120607.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 02 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

