

# PROPOSED NU BUSINESS NAME: SAHAL VERITIES STORE



NU Identified by: Md. Asif Istar.

Project Visited , verified & Prepared by: Shyamal Mitra

GRAMEEN SHAKTI

( A Nobin Udyokta Project)

Presented by: MD. ARFAN ALI

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name And Address	:	MD. ARFAN ALI Vill: Kumkumary, Post: Ashulia-1341, Union: Ashulia, P.S: Ashulia, Dist: Dhaka. NID NO: 2617218963548 <b>Contact No-01921195826</b>
Age	:	28 Years
Marital status	:	Married
Children	:	One son & One Daughter
No. of siblings:	:	Five Brothers & Two Sister.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> yes                      Father <input type="checkbox"/> MST. ASMA MD. Alawddin Branch: Ashulia, Centre # 06/F, Member ID: 3111/1, Member since                      , First loan: BDT 5,000/- Existing loan: BDT 50,000/-,Outstanding: BDT 21000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like BRAC,GTT,GSSB ASA,SSS etc (ix) Others	:	Mother. NO NO. NO Nil
Education, till to date	:	Class Eight.

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	ELECTRIC, ELECTRONICS & VAR IETIES BUSINESS
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	08(Eight) years experience in electric & Varieties business. Started business from 2006 with BDT20,000 Present value of Business BDT 1,50,000/-. Now he is interested to scale up his present business.
Other Own/Family Sources of Income	:	Elder Brother is the Director of a kinder garden school. Mother is getting House Rent. NU also have a Rickshaw garage by the loan From First security Islami Bank Ltd..
Other Own/Family Sources of Liabilities	:	NU Withdraw Loan BDT 1,50,000 from First Security Islami Bank Ltd. Already he paid BDT 1,00,000 and have to pay With interest BDT 80,000. He will pay this loan from his another business Which is Rickshaw garage.
NU Project Source	:	Grameen Shakti.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>SAHAL VERIETIES STORE</b>
Address/ Location	:	Kumkumary Bazar, P.o: Ashulia, P.S:Ashulia, Savar, Dhaka.
Total Investment in BDT	:	2,40,000
Financing	:	Self BDT 1,40,000(from existing business) 58% Required Investment BDT 1,00,000 (as equity) 42 %
Present salary/drawings from business (estimates)	:	BDT 5,000(Five thousand)
Proposed Salary		BDT 6,000/- (Six thousand)
Proposed Business Implementation Plan	:	The business is planned to be scaled up by investment in existing products like Electric, Electronics, Cosmetics , Ornaments items & Hard wear items etc.
(i) % of present gross profit margin		i. On average 15% on sales amount..
(ii) Estimated % of proposed gross profit margin		ii. On average 15% on sales amount.
(iii) Agreed grace period		iii. It is a running Business. So there Will be agreed grace period three months.
(iv) In future risk mgt. plan (from fire, disaster etc.)		iv. Keeping adequate sand and ensure source of water with precaution.

# **INFO ON EXISTING BUSINESS OPERATIONS**

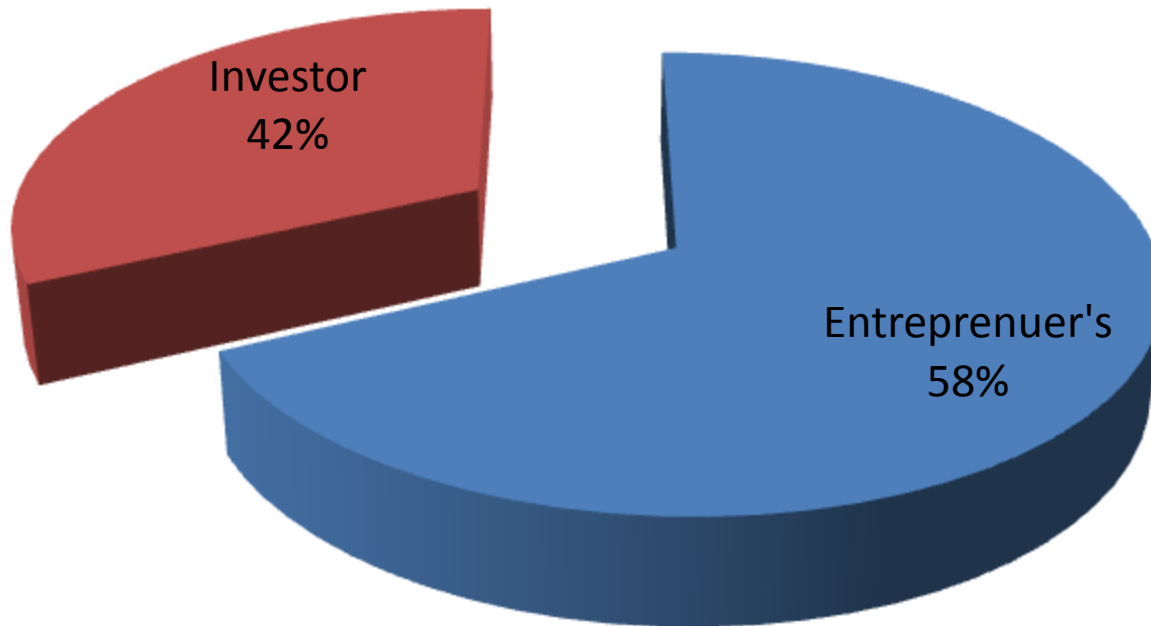
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Total <b>Sales Income</b> (A) Electric, Electronics, Cosmetics, ornaments items (City gold) & Hard wear items etc.	3000	90000	10,80,000
<b>Less: Cost of sales</b> (B) Electric, Electronics, Cosmetics, ornaments items(City gold) & Hard wear items etc.	2550	76500	9,18,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162000</b>
<b>Less: Operating Costs</b>			
Electricity bill		300	3600
Generator Bill		150	1800
Shop Rent		-	-
Night Guard bill		200	2400
Entertainment		300	3600
Mobile bill		300	3600
Present salary/Drawings- self		5000	60,000
Others cost		500	6000
<b>Non Cash Item:</b>			
Depreciation Expenses		250	3000
<b>Total Operating Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (C-D):</b>		<b>6,500</b>	<b>78,000</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(A) Different kind of stock items:			
(i) Electric,	10,000	20,000	30,000
(ii) Electronics,	20,000	20,000	40,000
(iii) Cosmetics	25,000	20,000	45,000
(iv) Ornaments items (City gold)	20,000	10,000	30,000
(v) Hard wear items etc.	35,000	30,000	65,000
(iv) Furniture and decoration	30,000	-	30,000
<b>Total Capital</b>	<b>1,40,000</b>	<b>1,00,000</b>	<b>2,40,000</b>

# Source of finance

Source Of Finance



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)+10% growth approx			Year 3 (BDT) )+10% growth approx		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Total Sales &amp; income (A)</b> Electric, Electronics, Cosmetics , Ornaments items(City gold) & Hard wear items etc.	4500	1,35,000	16,20,000	5000	1,50,000	18,00,000	5500	1,65,000	19,80,000
<b>Total cost of sales (B)</b> Electric, Electronics, Cosmetics , Ornaments (City gold) & Hard wear items etc.	3,825	1,14,750	13,77,000	4250	1,27,500	15,30,000	4650	1,39,500	16,74,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>2,43,000</b>	<b>750</b>	<b>22,500</b>	<b>2,70,000</b>	<b>850</b>	<b>25500</b>	<b>3,06,000</b>
Electricity bill		300	3600		350	4200		400	4800
Generator Bill		150	1800		200	2400		300	3600
Night Guard bill		200	2400		200	2400		250	3000
Entertainment		300	3600		300	3600		450	5400
Mobile Bill (SMS & Reporting inclusive)		300	3600		450	5400		600	7200
Ownership Transfer Fees		550	6600		550	6600		570	6800
Proposed Salary- Self		6000	72,000		6000	72,000		6000	72000
Others		500	6000		600	7200		600	7200
<b>Non Cash Item:</b>									
Depreciation Expenses		500	6000		500	6000		500	6000
<b>Total Operating Cost (D)</b>		<b>8,800</b>	<b>1,05,600</b>		<b>9150</b>	<b>1,09,800</b>		<b>9,670</b>	<b>1,16,000</b>
<b>(Net Profit C-D) :</b>		<b>11,450</b>	<b>1,37,400</b>		<b>13,350</b>	<b>1,60,200</b>		<b>15,830</b>	<b>1,90,000</b>
<b>Retained Income:</b>	<b>1,37,400</b>			<b>2,97,600</b>			<b>4,87,600</b>		



# ***CASH FLOW PROJECTION ON BUSINESS PLAN***

## ***(REC. & PAY.)***

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	1,00,000	-	-
1.2	Net Profit ( Ownership Tr. Fee added back)	1,44,000	1,66,800	1,96,800
1.3	Depreciation (Non cash item)	6,000	6000	6000
1.4	Opening Balance of Cash Surplus	-	1,10,000	2,42,800
	<b>Total Cash Inflow</b>	<b>2,50,000</b>	<b>2,82,800</b>	<b>4,45,600</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1,00,000	-	-
2.2	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>1,40,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>1,10,000</b>	<b>2,42,800</b>	<b>4,05,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

1. Employment: Self: 01,
2. Others (beyond family): 0
3. Ownership of Business: Own Name.
4. Skill & Experience: 08 Years Experience.
5. Free of Shop Rent.
6. Trade License: Own name.
7. Quality Service & Product.

## **W**EAKNESS

1. Improper Accounts Keeping.

## **O**PPORTUNITIES

1. Location of shop: Kumkumary Bazar (Renown Bazar).
2. Regular Customer.
3. Demand of Product.
4. Extendable Society.

## **T**HREATS

1. Local Competition.
2. Fire & Natural Disaster.
3. Political Unrest.

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's mother is a GB member since **2006**. At first she took GB loan BTDT 5,000 (Five thousand) for made semi- building for renting. Gradually several times she took GB loan and invested in her sons business. Currently she take GB loan for house repairing . Finally she is a successful member of Grameen Bank who improve her livelihood successive.

# SAHAL VERITIES STORE

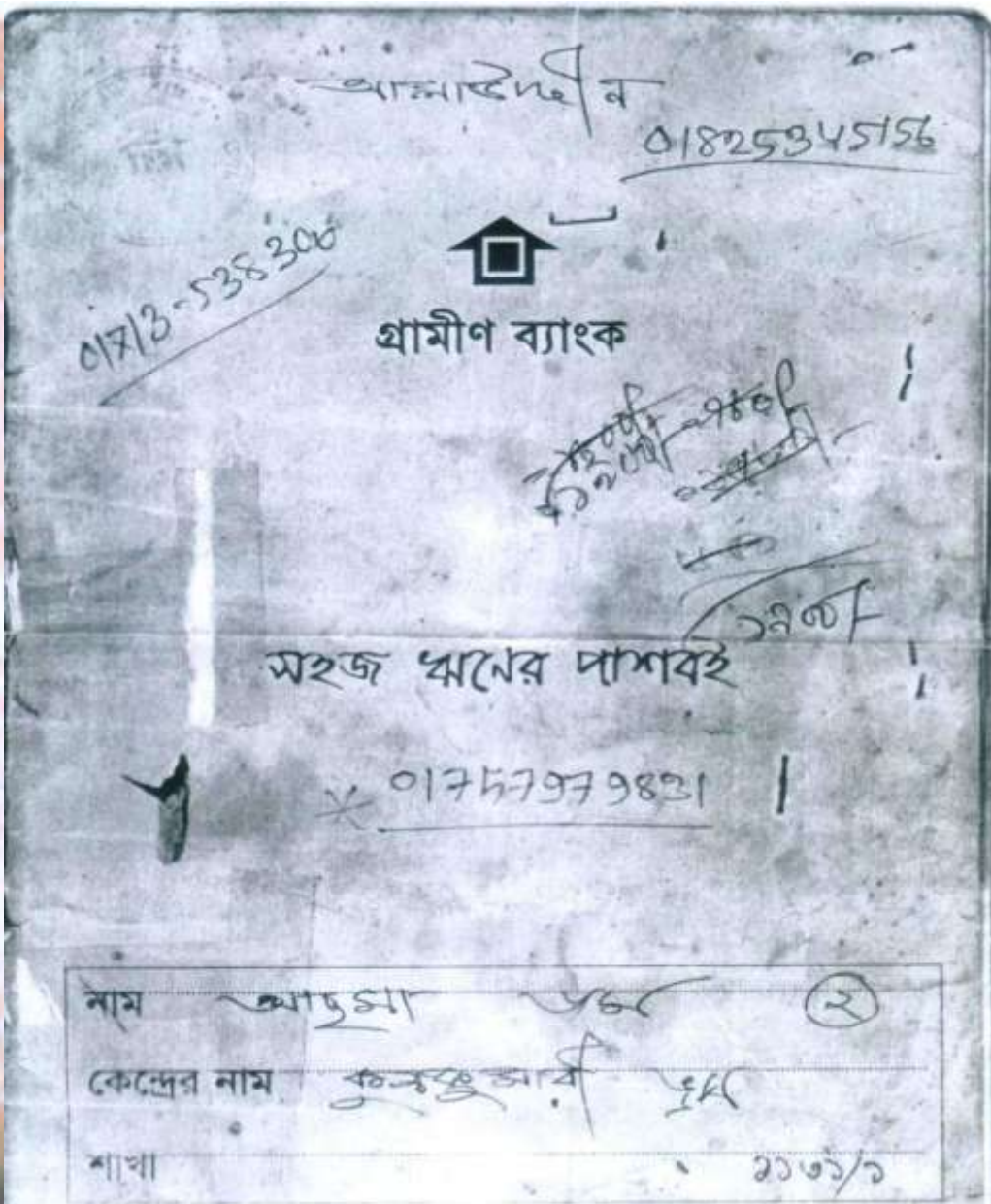
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মোঃ আরফান  
এখানে  
কসমেটিক্স  
এর  
যাবতীয়  
মালামাল  
পাওয়া যায়  
কুমকুমারী বাজার  
আলহাদিয়া মসজিদ



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ভ্যারাইটিজ  
স্টোর  
প্রোগ্রামার  
মোঃ আরফান  
এখানে  
ইলেকট্রিক  
মালামাল  
পাওয়া

# NU WITH MOTHER & GB PASS BOOK



# SAHAL VERITIES STORE



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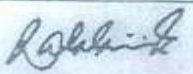
# NU NID CARD & TRADE LICENSE


 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আরফান আলী  
Name: Md. Arfan Ali  
পিতা: মোঃ আলাউদ্দিন  
মাতা: মোসাঃ আছমা  
Date of Birth: 20 Oct 1986  
ID NO: 2617218963548


এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: রাস্তা নং/নাম: কুমকুমারি, ডাকঘর: আশুলিয়া - ১৩৪১, সাভার, ঢাকা

  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১১/০১/২০০৮



ক্রমিক নং- 1309

ফরম ইউ, পি, এ  
নিয়ম প্রটো-১২ (U)

 আশুলিয়া ইউনিয়ন পরিষদ  
থানা-আশুলিয়া, উপজেলা-সাভার, জিলা-ঢাকা।

নবায়ন  
ট্রেড লাইসেন্স

লাইসেন্স নং- ২২০৯ (২০১৪/১৫) তারিখ ১৫/১০/১৪

প্রতিষ্ঠানের নাম: মোঃ আরফান আলী  
মালিকের নাম: মোঃ আরফান আলী  
পিতা/স্বামীর নাম: মোঃ আলাউদ্দিন  
ঠিকানা: কুমকুমারি, আশুলিয়া, সাভার, ঢাকা

ব্যবসার ধরণ: মুদ্রা প্রস্তুতি

উল্লিখিত প্রতিষ্ঠানের অনুকূলে: ১৩৪১/ঢাকা

লাইসেন্স ফি গ্রহণ করিয়া ২০১৪/১৫ ইং সালের জন্য অত্র ইউনিয়নের সীমার মধ্যে আবশ্যিকীয় বাণিজ্য চালাইয়া যাইবার অনুমতি দেওয়া হইল। ৩০-৬-২০১৫ ইং তারিখ পর্যন্ত অত্র লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বৎসর নবায়ন করিতে হইবে।

সচিব স্বাক্ষর :  
তারিখ: ১৩/১০/১৪

চেয়ারম্যান  
আশুলিয়া ইউনিয়ন পরিষদ



**THANK YOU ALL**