

Proposed NU Business Name: **ARIF STORE**



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Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ARIFUL ISLAM
Age	:	07-07-1991(26 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Vatsala , P.O: Pongbaijor, P.S: Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	GOLAPI BEGUM
(iii) Father's name	:	LATE SIDIQUE MIAH
(iv) GB member's info	:	Branch: Mamudnagar, Nagorpur, Centre # 5(Female), Member ID: 1539, Group No: 07 Member since: 5-9-2013 (04Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: BDT 5430
(v) Who pays GB loan installment	:	Mother
(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	:	3years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01749-737303
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLAPI BEGUM joined Grameen Bank since 4 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARIF STORE
Location	:	Vatsala New Bazar, Nagorpur, Tangail
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 140,000/-(from existing business) 64% Required Investment BDT 80,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 12ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; grocery item .▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from nagorpur.▪The shop is rented.▪Agreed grace period is 3 months.

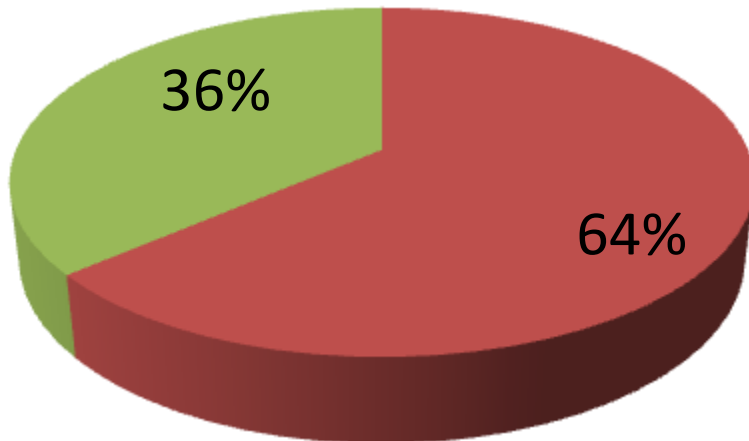
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telecom Accessories	2160	64800	777600
Bikash & Flexi	200	6000	72000
Total sales (A)	2360	70800	849600
Less Variable Exp.			
Telecom Accessories	1944	58320	699840
Total Variable exp. (B)	1944	58320	699840
Contribution Margin CM [C= (A-B)]	416	12480	149760
less fixed exp.			
Rent		300	3600
Electricity bill		1000	12000
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		500	6000
Mobile		200	2400
total fixed cost (D)		7200	86400
Net profit (E) [C-D]		5280	63360

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Barn	2	800	1,600	50	800	40,000	41,600
Pulses, wheat	2	1500	3,000	10	4000	40,000	43,000
Drinks , rice	40	500	20,000			0	20,000
Washing Powder	8	2700	21,600			0	21,600
Soap, oil Shampoo	298	100	29,800			0	29,800
Salt, Oil	40	100	4,000			0	4,000
Masalla	100	10	1,000			0	1,000
Bikash & Flexi	1	27000	27,000			0	27,000
Security			32,000				32,000
Total	491		140,000	60		80,000	220,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 80,000
- Total 220,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Telecom Accessories	3440	103200	1238400	1300320	1365336
Bikash	250	7500	90000	94500	99225
Total Sales (A)	3690	110700	1328400	1394820	1464561
less variable Expenses					
Telecom Accessories	3096	92880	1114560	1170288	1228802
Total variable Expenses (B)	3096	92880	1114560	1170288	1228802
Contribution Margin (CM)= (A-B)	594	17820	213840	224532	235758.6
Less Fixed Expenses					
Rent		300	3600	3600	3600
Electricity bill		1000	12000	16000	3000
Transportation		200	2400	35000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		550	6600	6600	6600
Mobile		300	3600	7400	3600
Total Fixed Cost		7350	88200	128600	79800
Net Profit (E) (C-D)		10470	125640	95932	155958.6
Investment Payback			32000	32000	32000

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	80,000		
1.2	Net Profit	125,640	95,932	155958.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		93,640	157572
	Total Cash Inflow	205640	189572	313530.6
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	93,640	157572	281530.6

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 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







SINGER





SINGER





FAMILY PICTURE

