

Proposed NU Business Name: ARIFA STORE



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Project verified by: Md:Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SORIF MIA
Age	:	07/12/1997(20 Years)
Education, till to date	:	H s c
Marital status	:	Unmarried
Children	:	0
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill:Saitalia P.O:Tangra P.S:Sreepur Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST:BANESHA KHATU
(iii) Father's name	:	MD:JOYNUDDIN
(iv) GB member's info	:	Branch:Tangra , Centre # 09(Female), Member ID: 3479, Group No: 07 Member since: 08-03-2002 raning (15 Years) First loan: BDT 2,000/-Taka.
Further Information:		Existing loan: 20,000/- Outstanding loan: 15,160/-.
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01995-512794
Family's Contact No.	:	01629-826908
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst Banasha Khatun: Joined Grameen Bank Since 15 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ARIFA STORE
Location	:	Saitilea bazar, Sreepur, Gazipur.
Total Investment in BDT	:	BD 80,000/-
Financing	:	Self BDT 40,000/-(from existing business) 50% Required Investment BDT 40,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft= 100 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;cosmetics,biscutes,bkashEtc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 0 Employee. After getting equity fund 1 employee will be appointed ▪The Shop is own. ▪Collects goods from Mawna. ▪Agreed grace period is 3 months.

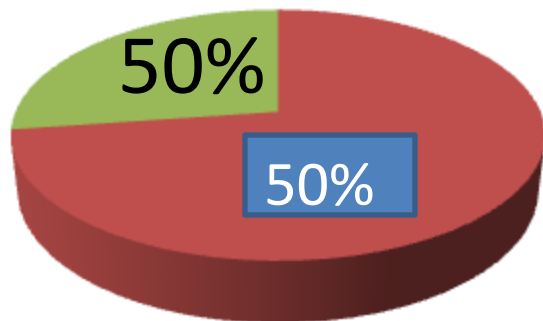
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Comatecs bescut bakary	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Comatecs bescut bakary	2,550	76,500	9,18,000
Total variable Expense (B)	2,550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)]	4,50	13,500	1,62,000
Less. Fixed Expense			
Rent		0	0
Electricity bill		3,00	3,600
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		2,00	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		2,00	2,400
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		7,300	87,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shop	200p	40	8,000			8,000	16,000
Coconate oil	20	70	1,400			4,000	5,400
Powder	15k	48	720			0	720
Pecpoden	20	35	700			0	700
Sobin Oil	20	85	1,700			0	1,700
RICE				2	2,450	4,900	4,900
Bisket			0	10		500	5,000
Soft drink				5	560	2,800	2,800
Frieze	1	-	20,000				20,000
Others			7,480			10,600	18,080
Total			40,000			40,000	80,000

Source of Finance



Entrepreneur Investment:
40,000
Investor Investment:40,000
Total Investment:80,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cosmatecs,biscut	5000	150000	1800000	1890000	1984500
	0				
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Cosmatecs,biscut	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		10100	121200	184200	976830
Net Profit (E)= [C-D]		12400	148800	156240	164052
Investment Pay Back			16,000	16,000	16,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	148,800	156240	164052
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		132800	273040
	Total Cash Inflow	188,800	289,040	437,092
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	132,800	273,040	421,092

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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









FAMILY PICTURE

