

Proposed NU Business Name: Arif Store



Presented by
Md. Arif Khan
01915736952

NU Identified and PP Prepared by-
MD. Sohrab Hossain (Chandpur Sadar)
Verified By: Md Nazrul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md Arif
Age	:	32 years
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	3 brothers 1 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> yes Father <input type="checkbox"/>
(ii) Mother's name	:	Shahida Begum
(iii) Father's name	:	Md Dulal Hossain
(iv) GB member's info	:	Branch: Barokol, Hazigonj, Centre #, 40/m Group no : 01 Loanee no.: 1831/4 Member since: 2009 First loan: 5000 Existing loan: 50000 Outstanding: 39000
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class Ten

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

Present Occupation	:	Varieties Business
Trade License/ Drug License		269
Business Experience And Training Info	: :	8years
Other Own/Family Sources of Income	:	Father (Agriculture) Brother (student)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01915736952
NU Project Source/Reference	:	Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 7/9/2009 (6years). At first She took 5000 taka from GB. She invested GB Loan in his Son Varieties business and expanded his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Varieties Business
Address/ Location	:	Al Madina Market, Faridgonj, Chandpur.
Total Investment in BDT	:	394700
Financing	:	Self BDT 244700 from existing business) 61% Required Investment BDT 150000/-(as equity) 39%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Item			
Different Stock item 150700			
Furniture and Decoration 44000			
Advance 50000	244700		244700
Total 244700			
<u>Proposed Stock Item</u>			
1,50,000			
(purchases Various Decorator items)		150000	150000
Total Capital			394700

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items	
Product name with quantity	Amount
Barmis (150pair80tk)	12000
Leather(60pair200tk)	12000
Sandal (50pair50tk)	2500
Biscuit	10000
Cosmetics	8000
Toys	33000
Soap	1500
Paper+ pen	645
Cold drinks	10000
Apple+malta	4255
Bkash	26000
Flexiload+electricity load	26000
others	4800
Total Present Stock	150700

Proposed items	
Product Name with quantity	Amount
Bkash	50000
Flexi load	30000
Electricity load	15000
Leather	10000
Barmis	4000
Sandal	2500
Cold drinks	5000
Cosmetics	10000
Confectionary	8000
Paper + pen	2000
Soap	5000
Others	8500
Total Proposed item	150000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	2000	60000	720000
<i>Less: Cost of sales</i>	1600	48000	376000
Gross Profit (A)	400	12000	144000
<i>Income from bkash(B)</i>	150	4500	54000
<i>Income from flexi load©</i>	100	3000	90000
<i>Income from electricity load(D)</i>	100	3000	90000
<i>Profit(A+B+C+D)</i>	750	22500	270000
Less: Operating costs			
Electricity bill		1500	18000
Shop Rent		1000	12000
Mobile bill		300	3600
Present salary/Drawings- self		8000	96000
Others		300	3600
Non Cash Item:			
Depreciation Expenses(1200=10%+33000=15%)		512	6150
<i>Total Operating Cost (F)</i>		11612	139344
Net Profit (E-F):		10888	130656

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	2200	66000	792000	2400	72000	864000	2600	78000	936000
Less: Cost of Sale	1760	52800	633600	1920	57600	691200	2080	62400	748800
Gross Profit (A)	440	13200	158400	480	14400	172800	520	15600	187200
<i>Income from bkash(B)</i>	200	6000	72000	220	6600	79200	230	6900	82800
<i>Income from flexi load@</i>	125	3750	45000	125	3750	45000	130	3900	46800
<i>Income from electricity load(D)</i>	125	3750	45000	125	3600	43200	130	3900	46800
Profit(A+B+C+D)	890	26700	320400	950	28500	342000	1010	30300	363600
Less: Operating costs									
Electricity bill		1500	18000		1600	19200		1700	20400
Shop Rent		1000	12000		1000	12000		1000	12000
Mobile bill		320	3840		350	4200		400	4800
Present salary/Drawings- self		8000	96000		8000	96000		8000	96000
Others cost (fees, Entertainment, TL renew)		350	4200		400	4800		450	5400
Non Cash Item:									
Depreciation Expenses		512	6150		512	6150		512	6150
Total operating cost		11682	140184		11862	142344		12062	144744
Net Profit		15018	180216		16638	199656		18238	218856
GT Payback			60000			60000			60000
Retained Income			120216			139656			158856

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	180216	199656	218856
1.3	Depreciation (Non cash item)	6150	6150	6150
1.4	Opening Balance of Cash Surplus		87366	233172
	Total Cash Inflow	336366	293172	458178
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan	39000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	249000	60000	60000
3.0	Net Cash Surplus	87366	233172	398178

SWOT Analysis

STRENGTH

Local Fame and strong bondage with customers
Business goodwill

WEAKNESS

Not available Products
Credit sales

OPPORTUNITIY

Situated in a large Market

THREATS

Fire
Rainfall
Theft
Political problems

















Aje
Aje

Various snack packages with different branding and colors (yellow, green, blue).

Everest



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ অরীফ

Name: Md. Arif

পিতা: মোঃ দুলাল হোসেন

মাতা: শহীদা বেগম

Date of Birth: 02 Feb 1983

ID NO: 1314589728692

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে গেলে
সেখানে পত্রের খসড়া নিখতিয়ে দেওয়া হলে তাতে কোন সনদের ভুল ভুলিয়ে দেয়া হতে পারে।
স্বাক্ষর: মোঃ হুমায়ূন কবীর, প্রধান নির্বাহী, জাতীয় পরিচয়পত্র কেন্দ্র, ঢাকা।

জাতীয় পরিচয়পত্র হারিয়ে গেলে তাৎক্ষণিকভাবে
স্বাক্ষর: মোঃ হুমায়ূন কবীর, প্রধান নির্বাহী, জাতীয় পরিচয়পত্র কেন্দ্র, ঢাকা।

স্বাক্ষর: মোঃ হুমায়ূন কবীর
(১২) নং বিধান প্রকৃতি

নাম: মোঃ হুমায়ূন কবীর

স্বাক্ষর: মোঃ হুমায়ূন কবীর
ইউনিয়ন পরিষদ

ব্যবসা বাণিজ্যের লাইসেন্স

লাইসেন্স নং: ২৩০৮
২০২৫-২০২৬
স্বাক্ষর: মোঃ হুমায়ূন কবীর
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For Further Information

Grameen Trust

Phone No : 9017038

Md.Arif

Cell No:01915736952

