

Proposed NU Business Name: **ARIF SHUTKI BETHAN**



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Chagolnaya Unit, Fani

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ARIF HOSAIN
Age	:	01-03-1987 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 1 Son & 02 Daughter
No. of siblings:	:	05 Brothers & 01 Sister
Address	:	Vill: Bashpara, P.O: Chagolnya, P.S: Chagolnya, Dist: Fani.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ALAYA BEGUM
(iii) Father's name	:	KHORSHED ALOM
(iv) GB member's info	:	Branch: Chagolnya, Centre # 05 (Female), Member ID: 1052/1, Group No: 04 Member since :2003 -2009 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-609123
Mother's Contact No.	:	01814-259816
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Fani.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALAYA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARIF SHUTKI BETHAN
Location	:	Puraton Dhan Potti mor ,chagolnya, Fani
Total Investment in BDT	:	BDT 7,70,000/-
Financing	:	Self BDT 7,00,000/-(from existing business) 91% Required Investment BDT 70,000/-(as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 05 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Fani.▪Average 20 % gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

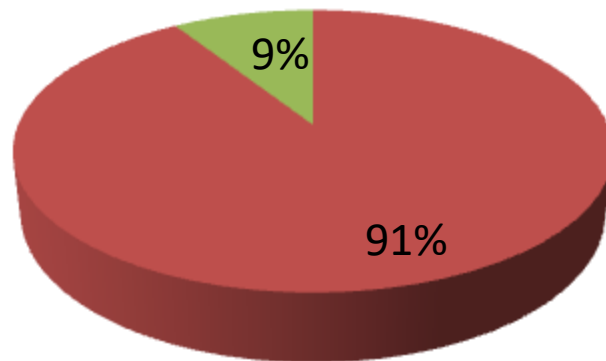
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Big Knife,Medium Knife,axe,fish,leaf ETC	3700	111000	1332000
	0	0	0
Total Sales(A)	3700	111000	1332000
Less Variable Expense (B)			0
Big Knife,Midum Knife,axe,fish,leaf ETC	2960	88800	1065600
Total Variable Expense	2960	88800	1065600
Contributon Margin (CM) [C=(A-B)]	740	22200	266400
Less Fixed Expense			
Rent		5000	60000
Electric Bill		500	6000
Transportaion		400	4800
Salary (Self)		5000	60000
Entertainment		200	2400
Salary (Self)		4000	48000
Gard		50	600
Generator		150	1800
Mobil Bill		300	3600
Total Fixed Cost (D)		15600	187200
Net Profit (E)= [C-D]		6600	79200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Big Knife	20	1200	24000				24000
Medium Knife	15	720	10800				10800
Axe	30	120	3600				3600
Fish	180	440	79200	150	440	66000	145200
Leaf	80	560	44800				44800
Security			500000				
Others			37600			4000	
Total	290		700000	150		70,000	770,000

Source of Finance



- Entrepreneur's Contribution
700,000
- Investor's Investment 70,000
- Total 770,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Big Knife,Midum Knife,axe,fish,leaf ETC	4200	126000	1512000	1587600	1666980
	0	0	0	0	0
Total Sales(A)	4200	126000	1512000	1587600	1666980
Less Variable Expense (B)					
Big Knife,Midum Knife,axe,fish,leaf ETC	3360	100800	1209600	1270080	1333584
Total Variable Expense	3360	100800	1209600	1270080	1333584
Contributon Margin (CM) [C=(A-B)]	840	25200	302400	317520	333396
Less Fixed Expense					
Rent		5000	60000	60000	60000
Electric Bill		500	6000	6300	6600
Transportaion		400	4800	57600	691200
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		15600	185400	238600	872600
Net Profit (E)= [C-D]		9600	115200	120960	127008
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	115,200	120960	127008
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		87200	180160
	Total Cash Inflow	185,200	208,160	307,168
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	87,200	180,160	279,168

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures











FAMILY PICTURE

