

Proposed NU Business Name: **ARIF COLING CORNER**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	IMRAN HOSSAN ARIF
Age	:	10-06-1992(25 Years)
Education, till to date	:	Class Four
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 Brothers 04 Sisters
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN BEGUM
(iii) Father's name	:	MHABUL HAQUE
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 8(Female), Member ID: 1140, Group No: 03 Member since: 2000 to 2006 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan:Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	06years experience in running business. 06 years is won business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827601748
Family's Contact No.	:	01846084995
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

NURJAHAN 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

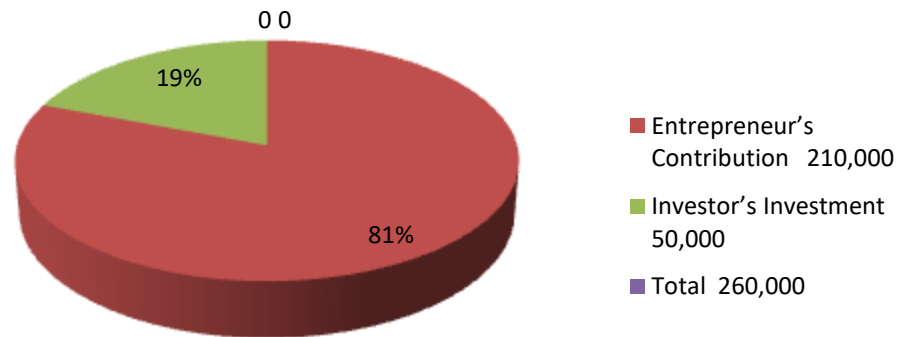
Proposed Nobin Udyokta Business Info

Business Name	:	ARIF COLING CORNER
Location	:	Chowdharyhat,main road, chowdharyhat, Nohakhali.
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 210,000/-(from existing business) 81% Required Investment BDT 50000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft*10ft=120squareft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cold drinks,Chips,Biscutes,Confagsonary, Others items etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dagonvuyian.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cold drinks,Chips,Biscutes,Confagsonary	3500	105000	1260000
Total sales (A)	3500	105000	1260000
Less Variable Exp.			
Cold drinks,Chips,Biscutes,Confagsonary	2975	89250	1071000
Total Variable exp. (B)	2975	89250	1071000
Contribution Margin CM [C= (A-B)	525	15750	189000
less fixed exp.			
Rent		2200	26400
Electricity bill		1500	18000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		50	600
Generator		600	7200
Mobile bill		500	6000
total fixed cost (D)		11000	132000
Nit profit		4750	57000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cold drinks	0	0	20000	0	0	10000	30000
Chipes	0	0	10000	0	0	5000	15000
Biscute	0	0	50000	0	0	10000	60000
Confegsonary	0	0	50000	0	0	10,000	60,000
Others	0	0	20000	0	0	15,000	35,000
Security	0	0	60000	0	0	0	60,000
Total	0		210000	0	0	50,000	260,000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cold drinks,Chips,Biscutes,Confagsonary	5930	177900	2134800	2241540	2353617
Total Sales (A)	5930	177900	2134800	2241540	2353617
less variable Expenses					
Cold drinks,Chips,Biscutes,Confagsonary	5040.5	151215	1814580	1905309	2000574.5
Total variable Expenses (B)	5040.5	151215	1814580	1905309	2000574.5
Contribution Margin (CM)= (A-B)	889.5	26685	320220	336231	353042.55
Less Fixed Expenses					
Rent		2200	26400	26400	26400
Electricity bill		2000	24000	24200	24400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		50	600	600	600
Generator		600	7200	7200	7200
Mobile bill		700	8400	8600	8800
Total Fixed Cost		17200	206400	207000	207600
Net Profit (E) (C-D)		9485	113820	129231	145442.55
Investment Payback			24000	24000	24000

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

SR#	<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	50,000		
1.2	Net Profit	113820	129231	145442.55
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		93,820	203,051
	Total Cash Inflow	163,820	223,051	348,494
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	93,820	203,051	328,494

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :06 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

