

Proposed NU Business Name: **ARIF STORE**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ARIFUL ISLAM
Age	:	07-03-1997 (20 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Jinjira, P.O: Birulia, P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HALIMA BEGUM
(iii) Father's name	:	MD SAMAD
(iv) GB member's info	:	Branch: Ashulia, Centre # 44 (Female), Member ID: 3612/2, Group No: 02 Member since: 10-09-2000 (17 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 10,000/-Outstanding loan: 25,490/-
(v) Who pays GB loan installment	:	Mather
(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.)	:	Glossary business.
Business Experiences and Training Info	:	06 years experience in running business. 05 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01966-113579
Family's Contact No.	:	01744-212274
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyokta Business Info

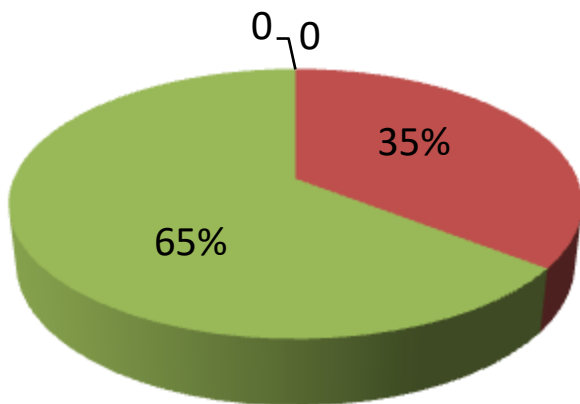
Business Name	:	ARIF STORE
Location	:	Jinjira, Birulia, Savar, Dhaka.
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 1,10,000 (from existing business) 35% Required Investment BDT 2,00,000 (as equity) 65%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft. x 12 ft. = 120 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Glossary business.▪The business is operating by entrepreneur. Existing no Employees.▪The business is under Own.▪Collects goods from Saver.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Glossary item	2000	60000	720000
	0	0	0
Total Sales (A)	2000	60000	720000
Less Variable Expense			
Glossary item	1600	48000	576000
Total variable Expense (B)	1,600	48000	576000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Rent		0	0
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		200	2400
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		6,600	79200
Net Profit (E)= [C-D]		5,400	64800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	5	3000	15,000	20	3,000	60,000	75,000
Cold Drinks	5	500	2,500	20	500	10,000	12,500
Biscruit	10	500	5,000	20	500	10,000	15,000
Chips	2	240	480	3	240	720	1,200
Cosmetics	0	0	20,000	0	0	60,000	80,000
Tea+ Milk+Sugar+Egg	0	0	20,000	0	0	40,000	60,000
Oil	30	100	3,000	40	100	4,000	7,000
Chanachur, Coil, Light, Candle etc.	0	0	9,020	0	0	15,280	24,300
Fridge	0	0	35,000	0	0	0	35,000
Total	0	0	110,000	0	0	200,000	310,000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 200,000
- Total 310,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Glossary item	3000	90000	1080000	1134000	1190700
Total Sales (A)	3000	90000	1080000	1134000	1190700
Less Variable Expense					
Glossary item	2400	72000	864000	907200	952560
			0		
Total variable Expense (B)	2,400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less Variable Expense					
Rent		0	0	0	0
Electricity bill		300	3600	4100	4600
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff 02)		0	0	0	0
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		200	2400	2400	2400
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		7,000	81,600	82,700	83800
Net Profit (E)= [C-D]		11000	132000	144,100	154340
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	132,000	144,100	154340
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		52,000	116100
	Total Cash Inflow	332000	196100	270440
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	52,000	116100	190440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures







 **PEPSI.**









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Handwritten text on a small red sticker or sign attached to the right side of the stall.





FAMILY PICTURE