

## Proposed NU Business Name: **AFRIN ENTERPRISE**



Project identification and prepared by: MD. Atiqur Rahman,  
Elenga Unit, Tangail

Project verified by: MD. Mijanur Rahman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. ATIQR RAHMAN</b>
Age	:	15-08-1989 (26 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Joker Chor, P.O: Patoil P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. NASIMA BEGUM</b>
(iii) Father's name	:	<b>MD. LUTHFOR RAHMAN</b>
(iv) GB member's info	:	Branch: Aloya Vuyapur, Centre # 6(Female), Member ID: 7155, Group No: 09 Member since: 14-05-2009 (06 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 4900
(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	:	5 years experience in running business. He has 2 years training
Other Own/Family Sources of Income	:	Fathers Income ( Job)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0734-717154
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MST. NASIMA BIGUM joined Grameen Bank since 6 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Land Purchase.

## Proposed Nobin Udyokta Business Info

Business Name	:	AFRIN ENTERPRISE
Location	:	Joker Chor, Kalihati, Tangail
Total Investment in BDT	:	BDT 480,000
Financing	:	Self BDT 280,000(from existing business) 58% Required Investment BDT 2,00,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 06 ft= 240 square ft
Security of the shop	:	BDT 100000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Television, Fan, amplifier, Fridge, iron, stabilizer, DVD etc.</li><li>▪Average 10% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing One employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Kalihati, Tangail.</li><li>▪Agreed grace period is 4 months.</li></ul>

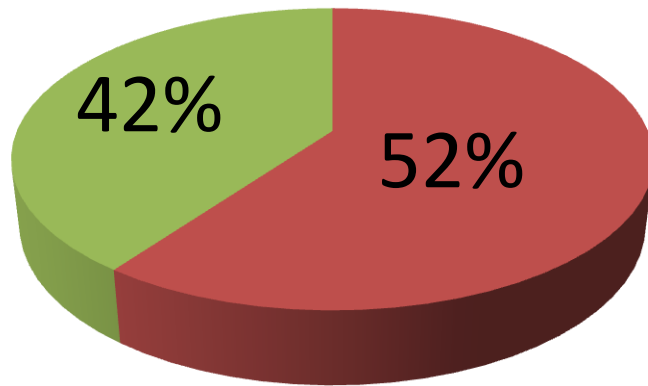
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Television, Fan, amplifier, Fridge, iron, stabilizer, DVD etc.	8,000	240,000	2,880,000
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>
<b>Less. Variable Expense</b>			
Television, Fan, amplifier, Fridge, iron, stabilizer, DVD etc.	7,200	216,000	2,592,000
<b>Total variable Expense (B)</b>	<b>7,200</b>	<b>216,000</b>	<b>2,592,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity bill		600	7,200
Mobile Bill		200	2,400
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
<b>Total fixed Cost (D)</b>		<b>14,300</b>	<b>171,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,700</b>	<b>116,400</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fridge (6p x26800)	160,800	107,200	268,000
Television (8p x12500)	100,000	92,800	192,800
Selling Fan (12p x1600)	19,200	-	19,200
<b>Total</b>	<b>280,000</b>	<b>200,000</b>	<b>480,000</b>

## Source of Finance



- Entrepreneur contribution : 280,000
- Investor Investment: 200,000
- Total Investment : 480,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Television, Fan, amplifier, Fridge, iron, stabilizer, DVD etc.	11,600	348,000	4,176,000	4,384,800	4,604,040
<b>Total Sales (A)</b>	<b>11,600</b>	<b>348,000</b>	<b>4,176,000</b>	<b>4,384,800</b>	<b>4,604,040</b>
<b>Less. Variable Expense</b>					
Television, Fan, amplifier, Fridge, iron, stabilizer, DVD etc.	10,440	313,200	3,758,400	3,946,320	4,143,636
<b>Total variable Expense (B)</b>	<b>10,440</b>	<b>313,200</b>	<b>3,758,400</b>	<b>3,946,320</b>	<b>4,143,636</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,160</b>	<b>34,800</b>	<b>417,600</b>	<b>438,480</b>	<b>460,404</b>
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	30,000	30,000
Electricity bill		600	7,200	7,200	7,200
Mobile Bill		400	4,800	4,800	4,800
Transportation		5,000	60,000	60,000	60,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
<b>Total Fixed Cost</b>		<b>17,500</b>	<b>210,000</b>	<b>210,000</b>	<b>210,000</b>
<b>Net Profit (E) [C-D]</b>		<b>17,300</b>	<b>207,600</b>	<b>228,480</b>	<b>250,404</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	207,600	228,480	250,404
1.3	Depreciation (Non cash item)	-	-	
1.4	Opening Balance of Cash Surplus		127,600	276,080
	<b>Total Cash Inflow</b>	<b>407,600</b>	<b>356,080</b>	<b>526,484</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>127,600</b>	<b>276,080</b>	<b>446,484</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# আফরিন ইলেকট্রনিক্স

শ্রোঃ মোঃ আতিকুর রহমান



মোবাঃ ০১৭১২-৮২৮৮৩৬, ০১৭৩৪-৭১৭১৫৪

জোকারচর, গোহালিয়াবাড়ী, কালিহাতী, টাঙ্গাইল।











Digitalk

2.1CH LED Light Series

Digitalk

2.1CH LED Light Series

Digitalk

2.1CH LED Light Series

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Digitalk

2.1CH LED Light Series

Digitalk

2.1CH LED Light Series

Digitalk

2.1CH LED Light Series

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Digitalk

2.1CH LED Light Series

Digitalk

2.1CH LED Light Series

Digitalk

2.1CH LED Light Series

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Digitalk

2.1CH LED Light Series

Digitalk

2.1CH LED Light Series

Digitalk

2.1CH LED Light Series

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax

Micromax















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



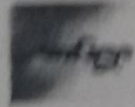
নাম: মোঃ আতিকুর রহমান

Name: MD. ATIQUUR RAHMAN

পিতা: মোঃ লুৎফর রহমান

মাতা: মোছাঃ নাছিম বেগম

Date of Birth: 15 Aug 1989



ID NO: 9314743259908

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য  
কোনো পাতন্যে নেশে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: জোকার চর, কনিম হামজানি, ডাকঘর: পটল - ১৯৭৪,  
কালিহাঙ্গী, টাঙ্গাইল

৪৫

স্বাক্ষরিত তারিখ: ১৪/০৮/২০০৮

# FAMILY PICTURE

