

Proposed NU Business Name: **ARIF TELECOM**



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Puthiya Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARIFUL
Age	:	01-01-1996 (20 Years)
Education, till to date	:	BSS (Ongoing)
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother, 03 Sisters
Address	:	Vill: Kandra Jhulonpara, P.O: Puthiya, P.S: Puthiya , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST HALIMA BEGUM
(iii) Father's name	:	MD ANARUL ISLAM SHEIKH
(iv) GB member's info	:	Branch: Nimpara, Charghat, Centre # 13 (Male), Member ID: 4078, Group No: 04 Member since: 2006 (10 Years) First loan: BDT 10000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: BDT 15160/-
(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	:	06 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01788-814380
Mother's Contact No.	:	01955-054655
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthiya Unit, Rajshah

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST HALIMA BEGUMM joined Grameen Bank since 10 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	ARIF TELECOM
Location	:	Kandra Madrsa Mor,Puthiya, Rajshahi.
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000 (from existing business) 50% Required Investment BDT 50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 08 ft = 112 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, Battery, Charger, Headphone, Bulb, Electric items, Computer etc. Mobile Servicing. ▪20% gain on sales ▪The shop is Rented. ▪The business is being operated by entrepreneur. Existing no employee. ▪One will be appointed after receiving equity money. ▪Collects goods from Baneswor & Puthiya ▪Agreed grace period is 3 months.

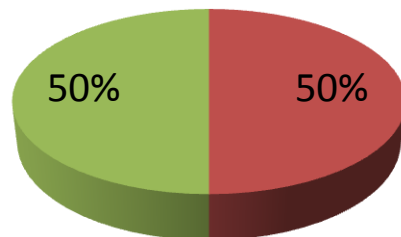
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soft drinks, Battery, Charger, Headphone, Bulb, Electric items	1000	30000	360000
Mobile servicing	300	9000	108000
Total Sales (A)	1300	39000	468000
Less Variable Expense			
Soft drinks, Battery, Charger, Headphone, Bulb, Electric items	800	24000	288000
Total variable Expense (B)	800	24000	288000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Rent		500	6000
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		300	3600
Bank charge		100	1200
Guard		150	1800
Generetor		100	1200
Mobile bill		200	2400
Total fixed cost (D)		7,150	85800
Net Profit (E)= [C-D]		7,850	94200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft Drinks	30	400	12,000	0	0	0	12,000
Battery	20	120	2,400	0	0	0	2,400
Charger	20	70	1,400	0	0	0	1,400
Headphone	50	30	1,500	0	0	0	1,500
Mobile	5	246	1,230	0	0	0	1,230
Bulb	1	8000	8,000	0	0	0	8,000
Electric Items	1	3470	3,470	1	50000	50,000	53,470
Computer	1	10000	10,000	0	0	0	10,000
Security	1	10000	10,000			0	10,000
	129	0	50,000	1	0	50,000	100,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Soft drinks, Battery, Charger, Headphone Electric items	2200	66000	792000	831600
Mobile servicing	300	9000	108000	113400
Total Sales (A)	2500	75000	900000	945000
Less Variable Expense				
Soft drinks, Battery, Charger, Headphone Electric items	1760	52800	633600	665280
Total variable Expense (B)	1,760	52800	633600	665280
Contribution Margin (CM) [C=(A-B)	740	22200	266400	279720
Rent		500	6000	6000
Electricity bill		500	6000	6,400
Transportation		300	3600	4000
Salary (self)		5000	60,000	60000
Entertainment		300	3600	3600
Bank charge		100	1200	1200
Guard		150	1800	1800
Generetor		100	1200	1200
Mobile bill		200	2400	2400
Mobile bill		400	4800	5000
Total fixed cost (D)		7,550	80,400	81,400
Net Profit (E)= [C-D]		14650	175800	198,320
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	175,800	198,320
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		145,800
	Total Cash Inflow	225800	344120
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	145,800	314120

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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



NO SMOKING



INDIA









FAMILY PICTURE

