

Proposed NU Business Name: ARIF ELECTRONICS



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ARIF HOSSAIN
Age	:	04-10-1987 (30Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	3 Brothers, 1 Sister
Address	:	Vill: Baghapur , P.O: Abdullahpur P.S: Keraniganj 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	:	NASIMA BEGUM
(iii) Father's name	:	MD.ALI HOSSAIN
(iv) GB member's info	:	Branch : Basta Centre 9 (Female), Member ID: 3264/2, Group No: 15 Member since: 15-02-1991(08 years) First loan: BDT 5000
Further Information:		Existing loan: BDT Nill, Outstanding Loan: Nill
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.10 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735255585
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

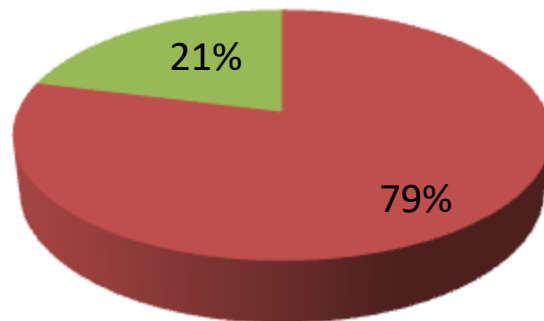
Business Name	:	ARIF ELECTRONICS
Location	:	Keraniganj, Dhaka
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 75000/- (from existing business) 79% Required Investment BDT 20,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Television,Cd,Fan e.t.c.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Patuatola.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Television,Cd,Fan e.t.c.	1400	42000	504000
		0	0
Total Sales(A)	1400	42000	504000
Less Variable Expense (B)			0
Television,Cd,Fan e.t.c.	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contribution Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Rent		0	0
Electric Bill		400	4800
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Television	6	5000	30,000	8	2500	20,000	50,000
CD	10	2500	25,000				8,560
Fan	10	1000	10000				
							0
Others			10,000				10,000
			0			0	0
	128	8500	75,000	8	2500	20,000	95000

Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 20,000
- Total 95,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Television,Cd,Fan e.t.c.	1800	54000	648000	680400	714420
		0	0	0	0
Total Sales(A)	1800	54000	648000	680400	714420
Less Variable Expense (B)					
Television,Cd,Fan e.t.c.	1350	40500	486000	510300	535815
Total Variable Expense	1350	40500	486000	510300	535815
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6200	74400	74980	75569
Net Profit (E)= [C-D]		7300	87600	91980	96579
Investment Pay Back			8,000	8,000	8,000

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	20,000		
1.2	Net Profit	87,600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79600	163580
	Total Cash Inflow	107,600	171,580	260,159
2	Cash Outflow			
2.1	Purchase of Product	20,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	8000	8000	8000
	Total Cash Outflow	28,000	8,000	8,000
3	Net Cash Surplus	79,600	163,580	252,159

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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

