

**Proposed NU Business Name: M/S ARIF ENTERPRIZE**

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Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



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

Name	:	<b>MD. ARIFUL ISLAM</b>
Age	:	01/08/1987 (30 years )
Education, till to date	:	S S C
Marital status	:	marrid
Children	:	01dother
No. of siblings:	:	02 brother 0 sister
Address	:	Vill: vannara P.O: muchak P.S: Kaliakair, Dist: Gazipur
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>ASIA BEGUM</b>
(iii) Father's name	:	<b>BUDDO MIA</b>
(iv) GB member's info	:	Branch: Mouchak, Centre # 25 (Female), Member ID:2525, Group No: 05 Member since: 10-10-1988-2017 ( 29Years) First loan: BDT 5000/-
Further Information:		Existing Loan: 50,000/-, Outstanding loan
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01938661899
Mother's Contact No.	:	01829683240
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASIA BAGUM** joined Grameen Bank since 29 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

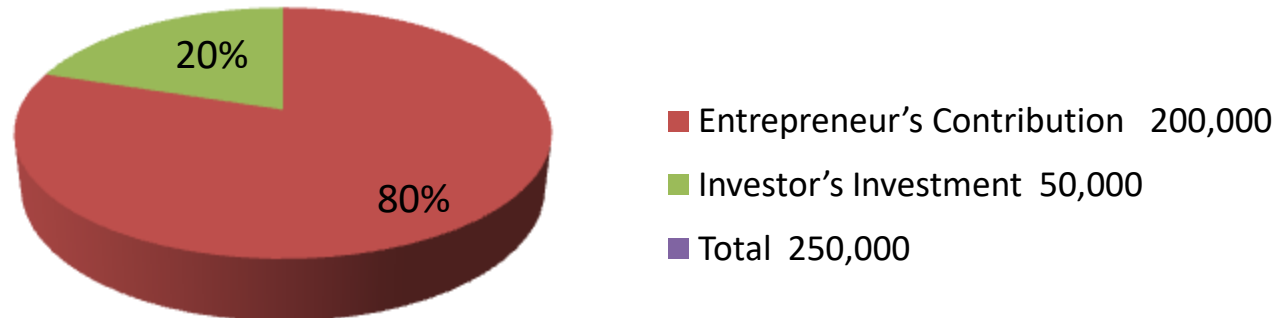
Business Name	:	<b>M/S ARIF ENTERPRIZE</b>
Location	:	vannara,muchak,kaliakoar Gazipur.
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 200000/-(from existing business) 80% Required Investment BDT 50000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as herbal medicin</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from Dahka .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Segun Wood, Simul Wood, Mehogani Wood, Aam Wood, Jackfruit Wood etc	2200	66000	792000
<b>Total Sales(A)</b>	<b>2200</b>	<b>66000</b>	<b>792000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Segun Wood, Simul Wood, Mehogani Wood, Aam Wood, Jackfruit Wood etc	1760	52800	633600
<b>Total Variable Expense</b>	<b>1760</b>	<b>52800</b>	<b>633600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>440</b>	<b>13200</b>	<b>158400</b>
<b>Less Fixed Expense</b>			
Rent		00	00
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>7670</b>	<b>92040</b>
<b>Net Profit (E)= [C-D]</b>		<b>5530</b>	<b>66360</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Segun Wood	05	15000	75000	01	14000	14000	89000
Simul Wood	07	12000	84000	03	12000	36000	120000
Mehogani Wood	05	1000	5000				5000
Aam Wood	15	1500	22500				22500
Jackfruit Wood etc	07	1930	13500				13500
			<b>200000</b>			<b>50000</b>	<b>250000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Segun Wood, Simul Wood, Mehogani Wood, Aam Wood, Jackfruit Wood etc	2400	72000	864000	907200
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>
<b>Less Variable Expense (B)</b>				
Segun Wood, Simul Wood, Mehogani Wood, Aam Wood, Jackfruit Wood etc	1920	57600	691200	725760
<b>Total Variable Expense</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>	<b>725760</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>
<b>Less Fixed Expense</b>				
Rent		00	00	00
Electric Bill		520	6240	6552
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		500	6000	6300
Gard		150	1800	1800
Generator		0	0	0
Mobil Bill		500	6000	6000
<b>Total Fixed Cost (D)</b>		<b>7670</b>	<b>92040</b>	<b>93252</b>
<b>Net Profit (E)= [C-D]</b>		<b>6730</b>	<b>80760</b>	<b>88188</b>
<b>Investment Pay Back</b>			<b>30000</b>	<b>30000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	80760	88188
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		50760
	<b>Total Cash Inflow</b>	<b>130760</b>	<b>138948</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80000</b>	<b>30000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>50760</b>	<b>108948</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
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

Pictures









# FAMILY PICTURE