

Proposed NU Business Name: **ARIF COMPUTER & MOBILE ELECTRONIC**



Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARIF HOSSAIN
Age	:	10-02-1989 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	None
No. of siblings:	:	03 Brother & 01 Sister
Address	:	Vill: Solimabad P.O: Abdullahpur P.S: Tongibari ,Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SAJEDA BEGUM
(iii) Father's name	:	DEAD BABUL BEPARY
(iv) GB member's info	:	Branch: : Rampal Centre # 104 (Female), Member ID: 9977/1, Group No: 13 Member since: 20-04-2007 (10 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 10,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	Six years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01962-066730
Brother's Contact No.	:	01996-392187
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAJEDA BEGUM joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARIF COMPUTER & MOBILE ELECTRONIC
Location	:	Abdullahpur Bazar, Tongibari, Munshiganj
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 70,000(from existing business) 58 % Required Investment BDT 50,000(as equity) 42 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Mobile,charger, Betary,Computer, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rent place.▪Collects goods from Gulishtan, Dhaka.▪Agreed grace period is 3 months.

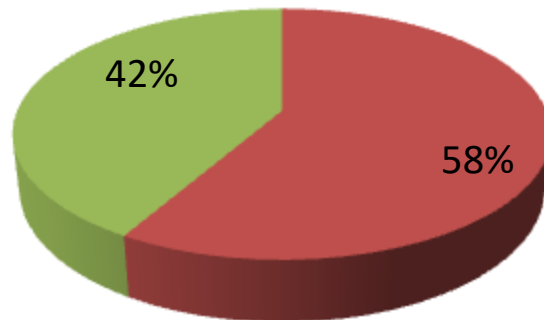
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric item	2,000	60,000	720,000
Total Sales (A)	0	0	0
Less. Variable Expense	2,000	60,000	720,000
Electric item	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electric Bill		500	6,000
Transportaion		2,000	24,000
Salary (Self)		5,000	60,000
Entertainment		300	3,600
Gard		200	2,400
Generator			0
Rent		700	8,400
Mobil Bill		300	3,600
Total Fixed Cost (D)		9,000	108,00
Net Profit (E)= [C-D]		3,000	36,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile (15*4000)	30,000	30,000	60,000
Chager (50*100)	5,000	5,000	10,000
Betary (40*200)	8,000	10,000	18,000
Caching (70*100)	7,000		7,000
Other	20,000	5,000	25,000
Total	70,000	50,000	120,000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery item	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Grocery item	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Electric Bill		500	6,000	6,000	6,000
Transportaion		2,000	24,000	24,000	24,000
Salary (Self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,700	3,800
Gard		200	2,400	2,400	2,400
Generator			0		
Rent		700	8,400	8,400	8,400
Mobil Bill		300	3,600	3,700	3,800
Total Fixed Cost		9,000	108,000	108,200	108,400
Net Profit (E) [C-D]		6,000	72,000	80,800	89,950
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	72,000	80,800	89,950
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		52000	112800
	Total Cash Inflow	122,000	132,800	202,750
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	52,000	112,800	182,750

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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







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FAMILY PICTURE