

Proposed NU Business Name: **Ariful Enterprize**



Project identification and prepared by: Orjun kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Ariful Islam Fahim
Age	:	22-07-1990 (18 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Boruwa ,P.O: Boruwa ,P.S: Khilket, 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	:	Masuda Akter
(iii) Father's name	:	Md.Nurul Islam
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 75 (Female), Member ID:9803/3 , Group No: 10 Member since: 11-12-2012(6 Years) First loan: BDT = 10,000 /- Last Loan 50,000/- Outstanding loan:= 23,000/-
Further Information:		
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01632-005943
Family's Contact No.	:	01625-211192
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Masuda Akter joined Grameen Bank since 06 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Ariful Enterprize
Location	:	Borua ,Khilket ,Dhaka
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 250,000/- (from existing business) 71% Required Investment BDT 100,000/- (as equity) 29%
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	:	The shop Is owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shoes, Sandel,Lungi,Pant,Trouser etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is Owner .▪Collects goods from Tongi, gausia .▪Agreed grace period is 3 months.

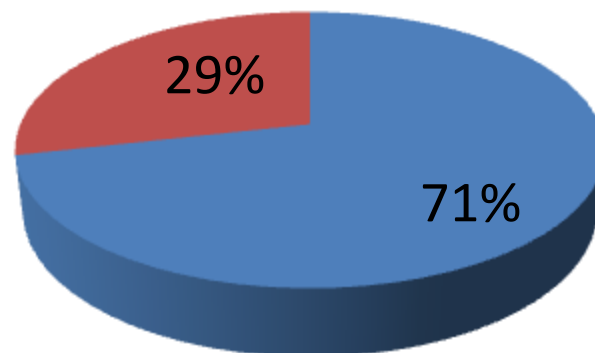
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Varieties Product	2,500	75,000	900,000
	0	0	0
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Varieties Product	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		550	6,600
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,550	90,600
Net Profit (E) [C-D]		7,450	89,400

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Shoes	200	400	80000	Shoes	75	400	30000	110,000
Sandel	220	180	39600	Sandel	80	180	14400	54,000
Lungi	30	250	7500	Lungi	20	250	5000	12,500
Pant	50	300	15000	Pant	40	300	12000	27,000
Trouser	85	200	17000	Trouser	70	200	14000	31,000
T-Shirt	100	150	15000	T-Shirt	20	150	3000	18,000
Gamsa	50	80	4000	Gamsa	10	80	800	4,800
Short Pant	60	300	18000	Short Pant	25	300	7500	25,500
Bag	70	350	24500	Bag	15	350	5250	29,750
							0	0
Others			29400	Others			8,050	37,450
Total			250,000				100,000	350,000

Source of Finance

■ Entrepreneur's contibution 250000 ■ Investor's Investment 100000 ■ Total 350000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Varieties Product	3,500	105,000	1,260,000	1,323,000	1,389,150
	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Varieties Product	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		577.5	6,930	7,277	7,640
Transportation		550	6,600	6,930	7,277
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,828	93,930	95,627	97,408
Net Profit (E) [C-D]		13,173	158,070	168,974	180,422
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	158,070	168,974	180,422
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		118,070	247,044
	Total Cash Inflow	258,070	287,044	427,466
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	118,070	247,044	387,466

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

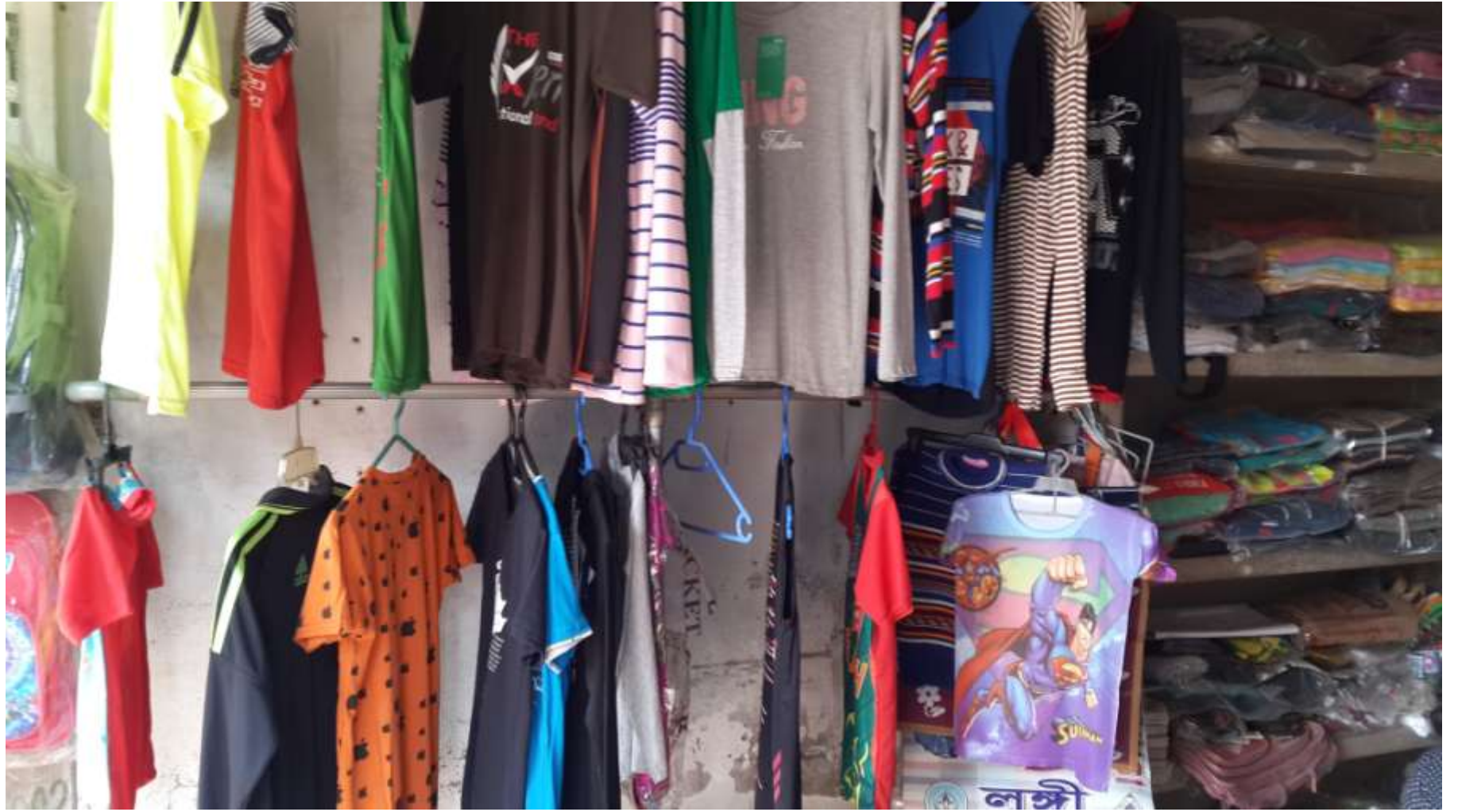
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















Top shelf items (from left to right):
- Boxes: RUPA, VERSACE, PANDA, PANDA, Bata (bag), PANDA, Light & Easy, PANDA

Left shelf 1 items (from left to right):
- Stack of blue and green notebooks
- Shakti notebook (red cover)
- Shakti notebook (blue cover)
- Stack of blue and white notebooks

Right shelf 1 items (from left to right):
- Stack of papers with cartoon characters
- Stack of papers with cartoon characters
- Stack of papers with cartoon characters

Left shelf 2 items (from left to right):
- Stack of blue and green notebooks
- Stack of blue and white notebooks
- Shakti notebook (red cover)
- Shakti notebook (blue cover)

Right shelf 2 items (from left to right):
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FAMILY PICTURE

