

Proposed NU Business Name: **M/S ARIF KUTIR SHILPO**



Project identification and prepared by: Md. Rokon Uddin

Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOZAFOR ALI MONDOL
Age	:	17-08-1984 (25 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	02 Son, 02 Doughter
No. of siblings:	:	01 Brother
Address	:	Vill: West Dowlotpur P,O: Hatgangopara , P.S:Bagmara , Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. MAZEDA BIBI
(iii) Father's name	:	LATE. ARSHAD ALI MONDOL
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 09 (Female), Member ID: 1523/2, Group No: 04 Member since: 23-11-2013 (4Years) First loan: BDT 6,000
Further Information:		Existing Loan: BDT 25,000 Outstanding loan: Paid/=
(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	:	8 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-786917
Mother's Contact No.	:	01788-728114
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MAZEDA BIBI joined Grameen Bank since 08 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S ARIF KUTIR SHILPO
Location	:	Rokhitpara,Bagmara, Rajshahi
Total Investment in BDT	:	BDT 60,000/-
Financing	:	Self BDT 30,000/-(from existing business) 50% Required Investment BDT 30,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 Scft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Bekari item etc.▪Average 60% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Bagmara.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bekari Item	700	21,000	2,52,000
Total Sales (A)	700	21,000	2,52,000
Less. Variable Expense			
Bekari Item	280	8,400	1,00,800
Total variable Expense (B)	280	8,400	1,00,800
Contribution Margin (CM) [C=(A-B)]	420	12,600	1,51,200
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		500	6,000
Entertainment		200	2,400
Bank service Charge			
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tupa	40	60	2,400	-	-	-	2,400
Oashi	1.5	1800	2,700	-	-	-	2,700
Goru Mokha	30	10	300	-	-	-	300
Bambo	80	250	20,000	120	250	30,000	50,000
Others Item	-	-	4,600	-	-	-	4,600
Total	151.5		30,000	160		30,000	60,000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 30,000
- Total 60,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Kutir shilpo Item	1000	30,000	3,60,000	3,78,000	3,96,900
Total Sales (A)	1000	30,000	3,60,000	3,78,000	3,96,900
Less. Variable Expense					
Bekari Item	400	12,000	1,44,000	1,51,200	1,58,760
Total variable Expense (B)	400	12,000	1,44,000	1,51,200	1,58,760
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	13,000	14,000
Entertainment		5,00	6,000	6,500	7,000
Salary (staff)					
Kitnashok					
Bank service Charge		100	1200	1200	1,200
Total Fixed Cost		7,100	85,200	87,200	89,200
Net Profit (E) [C-D]		10,900	1,30,800	1,39,600	1,48,940
Investment Payback			20000	20000	20000

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	30,000		
1.2	Net Profit	1,30,800	1,39,600	1,48,940
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,18,800	2,46,400
	Total Cash Inflow	1,60,800	2,58,400	3,95,340
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12000	12,000
	Total Cash Outflow	12000	12000	12,000
3	Net Cash Surplus	1,18,800	2,46,400	3,83,340

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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

