

Proposed NU Business Name: ARIF ANARAS CHAS PRAKALPA



Project identification and prepared by: Md Sujon hossain ,
Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ARIF HOSSAIN
Age	:	10-05-1992 (26 Years)
Education, till to date	:	Class- Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 01 sister
Address	:	Vill: Keuti, P.O : koraleha , P.S: modhupur, Dist: Tangail
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.RABEYA BEGUM
(iii) Father's name	:	MD.JULHAS UDDIN
(iv) GB member's info	:	Branch: Sandanpur, Centre # 25 (male), Member ID:6618, Group No: 05 Member since: 08-05-2010 (07Years) First loan: 5000 taka. Existing loan: 15,000 taka Outstanding loan: 18,428 taka.
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 and Training Info	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01777-502278
Mother's Contact No.	:	01763-285355
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RABEYA BEGUM joined Grameen Bank since 07 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

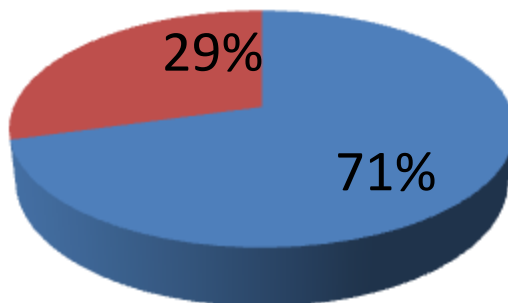
Business Name	:	ARIF ANARAS CAS PRAKALPA
Location	:	Keuti,Koraleha bazar,modhupur,Tangail.
Total Investment in BDT	:	BDT :170,000/-
Financing	:	Self BDT 120,000 (from existing business) 71% Required Investment BDT 50,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of land	:	80 santanso
Security of the land	:	90,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; anaras cara ,land lease,etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Koraleha bazar.▪Agreed grace period is 3 months.

Existing

Particular	Monthly	Yearly
Revnuue (Sale)		
anaras,chara,others	30000	360000
	0	0
Total Sales(A)	30000	360000
Less Variable Expense (B)		0
anaras,chara,others	21000	252000
Total Variable Expense	21000	252000
Contributon Margin (CM) [C=(A-B)]	9000	108000
Less Fixed Expense		
Rent	0	0
Electric Bill	0	0
Transportaion	700	8400
Salary (Self)	5000	60000
Salary (Staff)	0	0
Entertainment	0	0
Guard	0	0
Generator	0	0
Mobile Bill	300	3600
Total Fixed Cost (D)	6000	72000
Net Profit (E)= [C-D]	3000	36000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
car	3000	10	30000	car purchase	0	0	10,000	40,000
land lease	0	0	90000	kitnasak purchase	0	0	5,000	95,000
	0	0	0	roda cara purchase	10000	3	30,000	30,000
	0	0	0		0	0	0	0
	0	0	0				0	0
	0	0	0				0	0
	0	0	0				0	0
	0	0	0		0	0	0	0
	0	0	0				0	0
Others			0	Others		0	5,000	5,000
Security of Shop			0					0
Machinaries								0
Total			120,000				50,000	170,000



- Entrepreneur's contibution 120000
- Investor's Investment 50000
- Total 170000

Financial Projection (BDT)

Particular	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)				
anaras,chara,others	90000	1080000	1134000	1190700
0	0	0	0	0
Total Sales(A)	90000	1080000	1134000	1190700
Less Variable Expense (B)				
anaras,chara,others	63000	756000	793800	833490
Total Variable Expense	63000	756000	793800	833490
Contributon Margin (CM) [C=(A-B)]	27000	324000	340200	357210
Less Fixed Expense				
Rent	0	0	0	0
Electric Bill	0	0	300	600
Transportaion	700	8400	8820	9261
Salary (Self)	5000	60000	60000	60000
Salary (Staff)	0	0	0	0
Entertainment	0	0	0	0
Gard	0	0	0	0
Generator	0	0	0	0
Mobil Bill	300	3600	3700	3800
Total Fixed Cost (D)	6000	72000	72820	73661
Net Profit (E)= [C-D]	21000	252000	264600	277830
Investment Pay Back		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	252,000	264600	277830
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		232000	476600
	Total Cash Inflow	302,000	496,600	754,430
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	232,000	476,600	734,430

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:Others:
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;keuti, koraleha
bazar,modhupur, Tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







আমি, নিম্নলিখিত নামের ব্যক্তি, আমার নিজস্ব ইচ্ছায় এবং আমার নিজস্ব হস্তাক্ষর দিয়ে নিম্নলিখিত বিবরণের উপস্থাপন করছি।



গ্রামীণ ব্যাংক

সংক্রান্ত

শাখা

সহজ ঋণের পাশ বই

এই ঋণের আবেদন প্রদানের তারিখ: ...

নাম: সহজ

স্বাক্ষর নং: ১০৩৪

প্রাপ্ত নং: ১০৩৪

কেন্দ্র নং: ১০৩৪

কেন্দ্রের নাম: সহজ

বই ইত্যাদি তারিখ: ১০/১০/১০

শাখা বাবস্থাপকের স্বাক্ষর: [Signature]

FAMILY PICTURE

