

# Proposed NU Business Name: **ASHIK STOR**

Project identification and prepared by: Md.Moshiur Rahman  
Sreenagar,Munshigonj  
Project verified by: Md. Shamsul Arefin



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

Name	:	<b>ASHIK HOSSEN</b>
Age	:	01-12-1998 (19Years)
Education, till to date	:	Class vii
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 03 sisters
Address	:	Vill: east brozerhati P.O ; basail, P.S: sirajdikhan, Dist. Munshigonj.
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>MINA BEGUM</b>
(iii) Father's name	:	<b>ALEK SHEIKH</b>
(iv) GB member's info	:	Branch: Imamgonj Centre # 01(Female), Member ID: 1017/2, Group No: 02 Member since: 13-07-1993 (08Years) First loan: BDT 5,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father & Brother
(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	:	09years of business experience. : 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.	:	01980-802508
Family's Contact No.	:	01710-678782
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MINA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASHIK STOR</b>
Location	:	East kotgaw.
Total Investment in BDT	:	BDT 138,700/-
Financing	:	Self BDT 88,700/- (from existing business)64 % Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 9 ft= 108 square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Biscuit ,Batter, Tea ,Sugar,oil,dal,rich flower etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from sirajdikhan.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

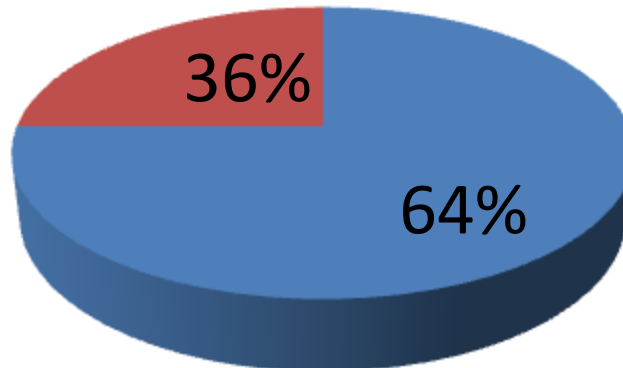
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
rice,dal,solt,biscuit etc	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	2,800	84,000	1,008,000
<b>Less. Variable Expense</b>			
rice,dal,solt,biscuit etc	2,380	71,400	856,800
<b>Total variable Expense (B)</b>	<b>2,380</b>	<b>71,400</b>	<b>856,800</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary(self)		5,000	60,000
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,900</b>	<b>82,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	150 kg	50	7500		300 kg	50	15000	22500
Dal	40 kg	100	4000		200kg	90	18000	22000
Solt	50 kg	40	2000		100 kg	32	3200	5200
Soft drink	4 kes	750	3000		50 kg	40	2000	5000
Biscuit	5 katun	300	1500		5 kes	750	3750	5250
nodules	3 katun	600	1800		5 katun	300	1500	3300
Oil	80 kg	90	7200		40 kg	600	3000	10200
Mombati	2 katun	550	1100		40 kg	90	3600	4700
Koyel	2 katun	1800	3600					3600
frieze	01	25,000	25,000					25,000
other			12,000					12000
security			20,000					20,000
<b>Total</b>			<b>88,700</b>				<b>50,000</b>	<b>138,700</b>

## Source of Finance

■ Entrepreneur's contibution 88,700  
 ■ Investor's Investment 50,000  
 ■ Total 138,700



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
rice,dal,solt etc	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Less. Variable Expense</b>					
rice,dal,solt etc	3,400	102,000	1,224,000	1,285,200	1,349,460
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1,285,200</b>	<b>1,349,460</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		200	2,400	2,520	2,646
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	5,000	5,000	5,000
<b>Total Fixed Cost</b>		<b>6,900</b>	<b>87,800</b>	<b>88,340</b>	<b>88,907</b>
<b>Net Profit (E) [C-D)</b>		<b>11,100</b>	<b>128,200</b>	<b>138,460</b>	<b>149,233</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>128,200</b>	<b>138,460</b>	<b>149,233</b>
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		113,200	236,660
	<b>Total Cash Inflow</b>	<b>183,200</b>	<b>256,660</b>	<b>390,893</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>113,200</b>	<b>236,660</b>	<b>370,893</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0Self: 01 Family:01 Others:0  
Experience & Skill : 09 Years  
Own Business :07  
Quality goods & services;  
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  
Political unrest

Pictures





















# FAMILY PICTURE