

Proposed NU Business Name: **ASHA ENTERPRISE**



Project identification and prepared by: Ataur Rahman
Sokhipur Unit, Tangail

Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ANOWER HOSSEN
Age	:	18-11-1984 (33 Years)
Education, till to date	:	Class - Seven
Marital status	:	Married
Children	:	0 Son 02 Daughters
No. of siblings:	:	0 Brother 01 Sister
Address	:	Vill:Jadobpur P.O: Berbari, P.S: Shokipur, 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.ANOWARA BEGUM
(iii) Father's name	:	MD.JABED ALI
(iv) GB member's info	:	Branch: Jadobpur, Centre # 18 (Female), Member ID: 2964, Group No: 06 Member since: 10-05-1992 (25 Years) First loan: BDT 3,000
Further Information:		Existing Loan: 70,000 /-, Outstanding loan:/--
(v) Who pays GB loan installment	:	No
(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	:	15 years experience in running business.
Other Own/Family Sources of Income	:	Cement business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-773381
Mother's Contact No.	:	01745-303787
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.ANOWARA BEGUM joined Grameen Bank since 25 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	:	MS ASHA ENTERPRISE
Location	:	Berbari, Sokipur,Tangail
Total Investment in BDT	:	BDT 7,80,000/-
Financing	:	Self BDT 7,00,000/-(from existing business) 90% Required Investment BDT 80,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 22 ft= 660 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a business like as iron ,Jar etc▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing three employees.▪Collects goods from chottogram .▪The shop is rented.▪Agreed grace period is three month.

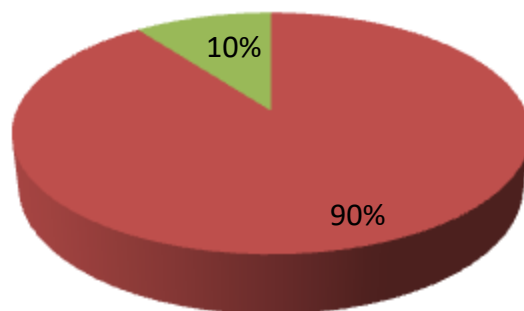
Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Angel,Pati rod,:Plane sheet,ETC	5000	150000	1800000
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Angel,Pati rod,:Plane sheet,ETC	3250	97500	1170000
Total Variable Expense	3250	97500	1170000
Contributon Margin (CM) [C=(A-B)]	1750	52500	630000
Less Fixed Expense			
Rent		1200	14400
Electric Bill		1500	18000
Transportaion		15000	180000
Salary (Self)		5000	60000
Salary (Staff)		21000	252000
Entertainment		300	3600
Gard		100	1200
Mobile Bill		400	4800
Total Fixed Cost (D)		44500	534000
Net Profit (E)= [C-D]		8000	96000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Angel	45	3,600	162,000	15	3,600	54,000	216,000
Square jar	60	3,600	216,000			0	216,000
Patition	40	3,000	120,000				120,000
Plane Sheet	40	4,000	160,000			0	160,000
Others			42,000			26,000	58,000
	185	14200	700,000	25	6600	80000	780000

Source of Finance



- Total 780,000
- Entrepreneur's Contribution 700,000
- Investor's Investment 80,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Angel,Pati rod,:Plane sheet,ETC	5500	165000	1980000	2079000	2182950
Total Sales(A)	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Angel,Pati rod,:Plane sheet,ETC	3575	107250	1287000	1351350	1418918
Total Variable Expense	3575	107250	1287000	1351350	1418918
Contributon Margin (CM) [C=(A-B)]	1925	57750	693000	727650	764033
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		1500	18000	18300	18600
Transportaion		15000	180000	189000	198450
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		21000	252000	252000	252000
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		44500	534000	543400	553250
Net Profit (E)= [C-D]		13250	159000	166950	175298
Investment Pay Back			32.000	32.000	32.000

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	80,000		
1.2	Net Profit	159,000	166950	175297.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		127000	261950
	Total Cash Inflow	239,000	293,950	437,248
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	40,000	32,000
3	Net Cash Surplus	127,000	245,950	405248

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:03
Experience & Skill : 15 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures











FAMILY PICTURE

