

Proposed NU Business Name: M/S ASAD AHAD STORE & TELICOM



Project identification and prepared by: Md Saidullah,
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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AHADUJJAMAN SAHED
Age	:	20-11-1996 (21 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother
Address	:	Vill: Narhotto Sardarpara, P.O: Narhotto Thana: Kahalu Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ANISA BEGUM
(iii) Father's name	:	MD. MAKSUDUR RAHMAN
(iv) GB member's info	:	Branch: Narhotto Kahalu , Centre # 38 (Female), Member ID: 6775/1, Group No: 10 Member since: 21-05-2002 (05Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT: 100,000, Outstanding loan: BDT:64,800/-
(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	:	08 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-726369
Mother's Contact No.	:	01792-528500
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANISA BEGUM joined Grameen Bank since 15 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S ASAD AHAD STORE & TELICOM
Location	:	Narhotto,Kahalu,Bogra
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 250,000/-(from existing business) 81% Required Investment BDT 60,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bakary, Electric & Cosmetic Item etc.▪The business is operating by entrepreneur. Existing on employee.▪One will be appointed in the future.▪Collects goods from Bibirpukur, Kahalu.▪Agreed grace period is 3 months.

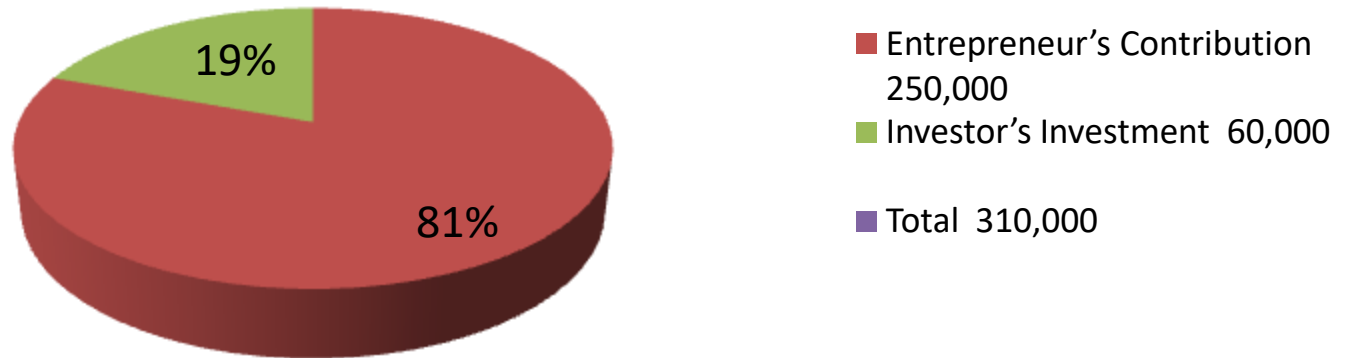
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Bakary, Electric & Cosmetic Item	8,000	240000	2880000
Total Sales (A)	8,000	240000	2880000
Less Variable Expense			
Bakary, Electric & Cosmetic Item	6800	204000	2448000
Total variable Expense (B)	6,800	204000	2448000
Contribution Margin (CM) [C=(A-B)]	1,200	36000	432000
Less Variable Expense			
Electricity bill		1500	18000
Transportation		4000	48000
Salary (self)		5000	60000
Salary(Staff)		5,000	60000
Entertainment		1500	18000
Mobile bill		400	4800
Total fixed cost (D)		17,400	208800
Net Profit (E)= [C-D]		18,600	223200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bekary	200	250	50000	200	100	20000	70000
Electric	250	200	50000	20	500	10000	60000
Cosmetic	200	300	60000	200	100	20000	80000
Telicom	7	10,000	70000	0	0	0	70000
Others	1	20,000	20000	1	10,000	10000	30000
Total	458		250,000	221	0	60,000	310000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Bakary, Electric & Cosmetic Item	10,000	300000	3600000	3780000	3969000
Total Sales (A)	10,000	300000	3600000	3780000	3969000
Less Variable Expense				0	0
Bakary, Electric & Cosmetic Item	8500	255000	3060000	3213000	3373650
Total variable Expense (B)	8,500	255000	3060000	3213000	3373650
Contribution Margin (CM) [C=(A-B)]	1,500	45000	540000	567000	595350
Less Variable Expense				0	0
Electricity bill		1800	21600	22680	23814
Transportation		5000	60000	63000	66150
Salary (self)		5000	60000	63000	66150
Salary(Staff)		8000	96000	100800	105840
Entertainment		2000	24000	25200	26460
Mobile bill		600	7200	7560	7938
Total fixed cost (D)		22,400	268800	282240	296352
Net Profit (E)= [C-D]		22,600	271200	284760	298998
Investment Payback			20,000	20,000	20,000

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

SR#	<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	60,000		
1.2	Net Profit	271200	284760	298998
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		251,200	515,960
	Total Cash Inflow	331,200	535,960	814,958
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	80,000	20000	20,000
3	Net Cash Surplus	251,200	515960	794958

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01, Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Narhotto,Kahalu,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

