

Proposed NU Business Name: **ASAD CROCKERIES & ELECTRONICS**



Project identification and prepared by: Md. Kajem uddin,
Bason Unit, Gazipur

Project verified by: Md Rofiqul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | ASADUL ISLAM |
| Age | : | 04-05-1985 (30 Years) |
| Education, till to date | : | Class Ten |
| Marital status | : | Married |
| Children | : | 1 Daughters |
| No. of siblings: | : | 1 Brother 2 Sisters |
| Address | : | Vill: Nawjor P.O: Koddoo Bazar, P.S: Gazipur Sadar Dist: Gazipur |
| Parent's and GB related Info | : | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | AMENA BEGUM |
| (iii) Father's name | : | GIAS UDDIN |
| (iv) GB member's info | : | Branch: Bason Gazipur Centre # 60(Female), Member ID: 4136, Group No: 02 Member since: 13-01-1990 (25 Years) First loan:4,000 taka. |
| Further Information: | : | Outstanding loan: Nil |
| (v) Who pays GB loan installment | : | |
| (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 | : | Twelve years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | Mother's income (House Rent) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01713-541954 |
| Mother Contact No. | : | 01820-521526, 01713511582 |
| NU Project Source/ Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Amena Begum is a member of Grameen Bank since 25 years. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | ASAD CROCKERIES & ELECTRONICS |
| Location | : | Nawjor Bazar, Gazipur |
| Total Investment in BDT | : | BDT 3,70,000 |
| Financing | : | Self BDT 2,20,000 (from existing business) 59% Required Investment BDT 1,50,000 (as equity) 41% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Jug, Mug, Plate, Glass, Bowl, Bucket, Hanger, Fry pan, Jar, Plastic box, Hotpot, Rack, Spoon etc etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Konabari, Chourasta, oydebpur.▪The shop is rented.▪Agreed grace period is 4 months. |

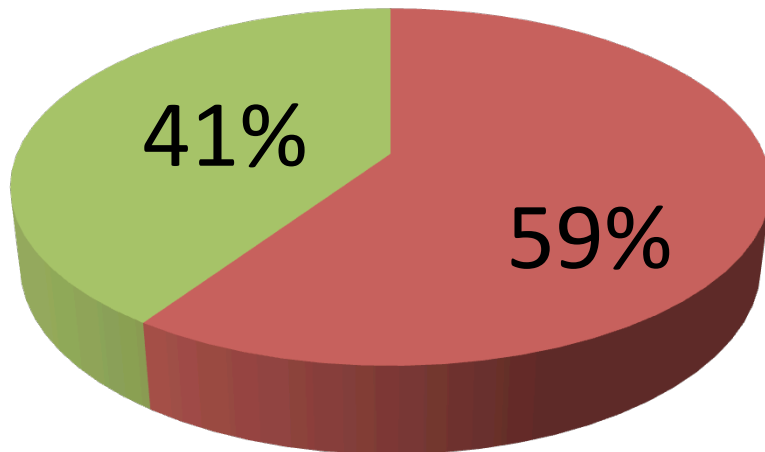
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Jug, Mug, Plate, Glass, Bowl, Bucket, Hanger, Fry pan, Jar, Plastic box, Hotpot, Rack, Spoon etc etc | 3,500 | 105,000 | 1,260,000 |
| Total Sales (A) | 3,500 | 105,000 | 1,260,000 |
| Less. Variable Expense | | | |
| Jug, Mug, Plate, Glass, Bowl, Bucket, Hanger, Fry pan, Jar, Plastic box, Hotpot, Rack, Spoon etc etc | 2,800 | 84,000 | 1,008,000 |
| Total variable Expense (B) | 2,800 | 84,000 | 1,008,000 |
| Contribution Margin (CM) [C=(A-B)] | 700 | 21,000 | 252,000 |
| Less. Fixed Expense | | | |
| Rent | | 2,500 | 30,000 |
| Electricity Bill | | 500 | 6,000 |
| Generator Bill | | 100 | 1,200 |
| Mobile Bill | | 300 | 3,600 |
| Transportation | | 800 | 9,600 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staff) | | 4,000 | 48,000 |
| Entertainment | | 300 | 3,600 |
| Guard | | 100 | 1,200 |
| Total fixed Cost (D) | | 13,600 | 163,200 |
| Net Profit (E) [C-D] | | 7,400 | 88,800 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--------------------------------------|-----------------|-----------------|-----------------|
| Jug, Mug, Plate, Glass, Bowl | 40,000 | 50,000 | 90,000 |
| Bucket, Hanger, Dry pan, Jar | 40,000 | 50,000 | 90,000 |
| Plastic box, Hotpot, Rack, Spoon etc | 40,000 | 50,000 | 90,000 |
| Security | 1,00,000 | - | 1,00,000 |
| Total | 2,20,000 | 1,50,000 | 3,70,000 |

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 150,000
- Total 370,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Jug, Mug, Plate, Glass, Bowl, Bucket, Hanger, Fry pan, Jar, Plastic box, Hotpot, Rack, Spoon etc etc | 5,000 | 150,000 | 1,800,000 | 1,890,000 | 1,984,500 |
| Total Sales (A) | 5,000 | 150,000 | 1,800,000 | 1,890,000 | 1,984,500 |
| Less. Variable Expense | | | | | |
| Jug, Mug, Plate, Glass, Bowl, Bucket, Hanger, Fry pan, Jar, Plastic box, Hotpot, Rack, Spoon etc etc | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Total variable Expense (B) | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Contribution Margin (CM) [C=(A-B) | 1,000 | 30,000 | 360,000 | 378,000 | 396,900 |
| Less. Fixed Expense | | | | | |
| Rent | | 2,500 | 30,000 | 30,000 | 30,000 |
| Electricity Bill | | 500 | 6,000 | 6,500 | 7,000 |
| Generator Bill | | 100 | 1,200 | 1,500 | 1,800 |
| Mobile bill & SMS Monitoring | | 550 | 6,600 | 7,000 | 7,500 |
| Transportation | | 1,300 | 15,600 | 17,500 | 19,500 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary (staff) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Entertainment | | 300 | 3,600 | 4,000 | 4,500 |
| Guard | | 100 | 1,200 | 1,500 | 1,800 |
| Total Fixed Cost | | 14,350 | 172,200 | 174,500 | 178,300 |
| Net Profit (E) [C-D] | | 15,650 | 187,800 | 203,500 | 218,600 |
| Investment Payback | | | 60,000 | 60,000 | 60,000 |

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 | 150,000 | | |
| 1.2 | Net Profit | 187,800 | 203,500 | 218,600 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 127,800 | 271,300 |
| | Total Cash Inflow | 337,800 | 331,300 | 489,900 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 150,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60,000 | 60,000 | 60,000 |
| | Total Cash Outflow | 210,000 | 60,000 | 60,000 |
| 3 | Net Cash Surplus | 127,800 | 271,300 | 429,900 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 12 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

