

Proposed NU Business Name: **ASRAF TRADERS**



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Project verified by: MD. Ahamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD.ASRAF ALI |
| Age | : | 26-03-1984 (33 Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Married |
| Children | : | 03 Child |
| No. of siblings: | : | 2 Brother & 1 Sister |
| Address | : | Vill: Boro Barha P.O: Barha, P.S: Nawabgonj, Dist: Dhaka |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | RAWSHANARA BEGUM |
| (iii) Husband's name | : | MD.MEHER ALI SHIKDER |
| (iv) GB member's info | : | Branch: Komorgonj; Centre # 42 (Female), Member ID: 2285, Group No: 02 Member since: 01-01-1996 (12 Years) First loan: BDT 3,000/- Existing Loan: 15,000/- , Outstanding loan: BDT: Nil |
| Further Information: | | |
| (v) Who pays GB loan installment | : | 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 and Training Info | : | 15 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01937-039426 |
| Family's Contact No. | : | 01937-039460 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Puthiya, Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAWSHANARA BEGUM joined Grameen Bank since 21 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 | : | ASRAF TRADERS |
| Location | : | Barha bazar,Nawabgonj,Dhaka |
| Total Investment in BDT | : | BDT 4,45,000/- |
| Financing | : | Self BDT 3,45,000/-(from existing business) 58% Required Investment BDT 1,00,000/-(as equity) 42% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 15ft x10ft |
| Security of the shop | : | |
| Implementation | : | <ul style="list-style-type: none">▪The business is operating by entrepreneur. Existing no employees.▪The shop is under rent.▪Collects goods from komorgonj.▪Agreed grace period is 3 months. |

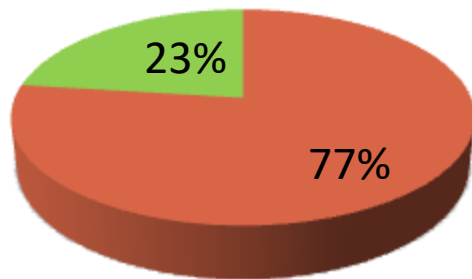
Existing Business

| Particular | Daily | Monthly | Yearly |
|---|-------|---------------|----------------|
| Revenue (Sale) | | | |
| Work | | 200000 | 2400000 |
| | | 0 | 0 |
| Total Sales(A) | | 200000 | 2400000 |
| Less Variable Expense (B) | | | 0 |
| Work | | 160000 | 1920000 |
| Total Variable Expense | | 0 | 0 |
| Contribution Margin (CM) [C=(A-B)] | | 40000 | 480000 |
| Less Fixed Expense | | | |
| Electric Bill | | 300 | 3600 |
| Transportation | | 2000 | 24000 |
| Salary (Self) | | 5000 | 60000 |
| Entertainment | | 200 | 2400 |
| Rent | | 1000 | 12000 |
| Generator | | 0 | 0 |
| Salary (Staff-4) | | 20000 | 240000 |
| Mobil Bill | | 400 | 4800 |
| Total Fixed Cost (D) | | 28900 | 346800 |
| Net Profit (E)= [C-D] | | 11100 | 133200 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|---------------|------|------------|-----------------|-----------|------------|-----------------|-----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Bamboo | 1000 | 100 | 1,00,000 | 200 | 100 | 20,000 | 1,20,000 |
| Sheet | 500 | 150 | 75,000 | 300 | 150 | 45,000 | 1,20,000 |
| Wood | 50 | 1500 | 75,000 | 400 | 0 | | 75,000 |
| Tools | | | 50,000 | 0 | 0 | | 50,000 |
| Raw materials | | | 45,000 | | | 35,000 | 80,000 |
| | | | | | | | |
| Total | | | 3,45,000 | 21 | | 1,00,000 | 4,45,000 |

0% Source of Finance



- Entrepreneur's Contribution's :- 3,45,000
- Investor Investment's :- 1,00,000
- Total :- 1,20,000

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|----------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Leather | | 240000 | 2880000 | 3024000 | 3175200 |
| | | 0 | 0 | 0 | 0 |
| Total Sales(A) | 0 | 240000 | 2880000 | 3024000 | 3175200 |
| Less Variable Expense (B) | | | | | |
| Leather | | 192000 | 2304000 | 2419200 | 2540160 |
| Total Variable Expense | 0 | 192000 | 2304000 | 2419200 | 2540160 |
| Contributon Margin (CM) [C=(A-B)] | 0 | 48000 | 576000 | 604800 | 635040 |
| Less Fixed Expense | | | | | |
| Electric Bill | | 300 | 3600 | 3900 | 4200 |
| Transportaion | | 2500 | 30000 | 360000 | 432000 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff-4) | | 21000 | 252000 | 252000 | 252000 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Rent | | 1000 | 12000 | 12000 | 12000 |
| Mobil Bill | | 500 | 6000 | 6100 | 6200 |
| Total Fixed Cost (D) | | 29300 | 355200 | 685600 | 464600 |
| Net Profit (E)= [C-D] | | 18700 | 224400 | 235620 | 247401 |
| Investment Pay Back | | | 60,000 | 60,000 | 60,000 |

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

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

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 100,000 | | |
| 1.2 | Net Profit | 224,400 | 235620 | 247401 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 164400 | 340020 |
| | Total Cash Inflow | 324,400 | 400,020 | 587,421 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 100,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60000 | 60000 | 60000 |
| | Total Cash Outflow | 160,000 | 60,000 | 60,000 |
| 3 | Net Cash Surplus | 164,400 | 340,020 | 527,421 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

আশরাফ ট্রেডার্স

প্রোগ্রামার আশরাফ আলী
মোবাইল : 01937-039426
বহরা বাজার, নবাবগঞ্জ
ঢাকা-১৩২০





















FAMILY PICTURE