

Proposed NU Business Name: **ASHA ENTERPRISE**



Project identification and prepared by: Md. Sahabuddin

Project verified by: Md. Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHORIFUL ISLAM
Age	:	19-09-1988 (29 Years)
Education, till to date	:	Digri Pash
Marital status	:	Married
Children	:	Null
No. of siblings:	:	03 Brothers
Address	:	Vill: Lalois P.O: Hatra, P.S Mohanpur, Dist: Rajshahi.
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. SHORIFA KHATUN
(iii) Father's name	:	MD. MOMINUL ISLAM
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre # 100 (Female), Member ID: 10233/1, Group No: 03 Member since: Befor 2007- 2013 Present 17-07-17(6Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 80,000/=Outstanding loan: 6778/=
(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	:	10 years experience in running business. He has training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	017313-766217
Mother's Contact No.	:	01711-033778
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit,Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHORIFA KHATUN joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ASHA ENTERPRISE
Location	:	Kamarpara Bazar, Mohanpur ,Rajshahi.
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14ft x 10ft= 140 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Electric item ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is Rent. ▪Collects goods from Rajshahi,. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric Item	3,000	90,000	10,80,000
Sarvising From Income	350	10,500	1,26,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense	2,550	76,500	9,18,000
Electric Item	2,550	76,500	9,18,000
Total variable Expense (B)	800	24,000	2,88,000
Contribution Margin (CM) [C=(A-B)]			
Less. Fixed Expense			
Rent		800	2,400
Electricity Bill		800	2,400
Mobile Bill		350	4,200
Salary (self)		5,000	60,000
Transportation		400	4,800
Entertainment		500	6,000
Guard Bill		150	1,800
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		16,000	1,92,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Anargi Balp	70	200	14,000	100	200	20,000	34,000
Normal Balp	25	240	6,000	-	-	-	6,000
Swich	20	240	4,800	-	-	-	4,800
Holdar	10	240	2,400	-	-	-	2,400
Swich Bord	50	30	1,500	-	-	-	1,500
Mobile Battary	20	230	4,600	-	-	-	4,600
Mobile Charger	8	750	6,000	-	-	-	6,000
Mobile Sim	35	92	3,220	-	-	-	3,220
Others Item	-	-	7,480	-	-	30,000	37,480
Photocophy Meshin	1	100000	1,00,000	-	-	-	1,00,000
Computer	1	25,000	25,000	-	-	-	25,000
Lemeniting Meshin	1	4,000	4,000	-	-	-	4,000
Security For Shope	-	-	40,000	-	-	-	40,000
Total	241		50,000	143		50,000	1,00,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electric Item	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Sarvising From Income	350	10,500	1,26,000	1,32,300	1,38,915
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Less. Variable Expense					
Electric Item	3,400	1,02,000	12,24,000	12,85,200	13,49,460
Total variable Expense (B)	3,400	1,02,000	12,24,000	12,85,200	13,49,460
Contribution Margin (CM) [C=(A-B)]	950	28,500	3,42,000	3,59,100	3,77,055
Less. Fixed Expense					
Rent		800	2,400	2,400	2,400
Electricity Bill		1,000	12,000	13,000	15,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	13,000	15,000
Entertainment		500	6,000	6,500	7,000
Guard Bill		150	1,800	1900	2,000
Bank Charge		100	1,200	1,200	1,200
Total Fixed Cost		8,550	1,02,600	1,04,500	1,09,600
Net Profit (E) [C-D]		19,950	2,39,400	2,54,600	2,67,455
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	2,39,400	2,54,600	2,67,455
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2,19,400	4,54,000
	Total Cash Inflow	2,89,400	4,74,000	7,21,455
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	2,19,400	4,54,000	7,01,455

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 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





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FAMILY PICTURE

