

A Nobin Udyokta Project
Ashiq Generator & Sound System



NU Identified and PP Prepared by :
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Verified By:
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Presented by
Md. Ashiq Alahi

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Ashiq Alahi
Age	:	10/01/1993 (21 years 4 months)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers, 1 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Mst. Nazma Begum
(iii) Father's name	:	Md. Tafazzal Gazi
(iv) GB member's info	:	Member since: 01/01/2004 Branch: South Motlab, Centre no.46, Group:09, Loanee No.6062 First loan:5,000/- Total Amount Received: Tk. 2,00,000/- Existing loan: N/A Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business
Trade License	:	106
Business Experiences	:	06 years
Other Own/Family Sources of Income	:	Works in a Restaurant (Father), Agriculture
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01824671851
NU Project Source/Reference	:	GT Chandpur Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank Since 2004. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. NU invested the money in his business for expanding. NU's mother built a new house from the income of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ashiq Generator & Sound System</i>
Address/ Location	:	Bishnupur, Kazirbazar, Sadar Chandpur, Chandpur.
Total Investment in BDT	:	3,50,000/-
Financing	:	Self BDT : 2,50,000 (from existing business) - 71% Required Investment from GT BDT : 1,00,000 (as equity) - 29 %
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary		BDT 6,000
i. Proposed Business % of present gross profit margin	:	81%
ii. Estimated % of proposed gross profit margin	:	83%
iii. Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items			
Generator (2) : 1,00,000	2,50,000/-		
Sound System (2) : 75,000			
Shop Advance : 20,000			
Machine : 30,000			
Wire : 25,000			
i. Proposed Stock Items:			
Sound System (2) with Machine (JBL) : 1,00,000		1,00,000/-	
Total Capital	2,50,000/-	1,00,000/-	3,50,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from rent of Generator	408	12,240	1,46,880
Less: Cost of Fuel		4,000	48,000
<i>Profit (A)</i>		8240	98880
<i>Income from the rent of Sound system (B)</i>		9000	108000
Gross Profit (19%) (A-B)= [C]		17,240	2,06,880
Less: Operating Costs			
Electricity bill		200	2400
Repairing Cost		1000	12,000
Purchase Parts of Machinery		1200	14400
Entertainment		200	2400
Shop Rent		200	2400
Mobile bill		500	6000
Present salary/Drawings- self		6000	72000
Others (Chada)		200	2400
Non Cash Item:			
Depreciation Expenses		2563	30756
Total Operating Cost (D)		12063	1,44756
Net Profit (C-D):		5177	62124

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales/ Income from rent (A)	408	12,240	146880	408	12,240	146880
Less: Cost of Fuel (B)		4000	48000		4000	48000
Profit (A)		8240	98880		8240	98880
<i>Income from the rent of Sound system (B)</i>		11000	132000		12000	144000
Gross Profit (A-B)=(C)		19,240	2,30,880		20,240	2,42,880
Less operating cost :-						
Electricity bill		200	2400		210	2520
Repairing Cost		1000	12,000		1050	12600
Purchase Machinery Parts		1300	15600		1320	15840
Entertainment		100	1200		200	2400
Present salary/Drawings- self		6000	72000		6000	72000
Shop Rent		200	2400		200	2400
Others (Chada)		200	2400		200	2400
Mobile bill		500	6000		500	6000
Non Cash Item:						
Depreciation Expenses		3812	45744		3812	45744
Total Operating Cost (D)		13312	1,59,744		13,492	1,61,904
Net Profit (C-D) = (E)		5928	71136		6748	80,976
Gt payback			60,000			60,000
Retained Income:			11,136			20,976

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100000	-
1.2	Net Profit	71,136	80,976
1.3	Depreciation (Non cash item)	45,744	45744
1.4	Opening Balance of Cash Surplus	-	56,880
	Total Cash Inflow	2,16,800	1,83,600
2.0	Cash Outflow		
2.1	Purchase of Product	1,00,000	-
2.2	Payment of GB Loan*	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3.0	Net Cash Surplus	56,880	1,23,600

*** At present NU's Mother has no GB loan, So, Payment of GB loan is not enlisted here.**

SWOT ANALYSIS

STRENGTH

- No competitor for Generator Business
- Skilled & 06 Years of Experience
- Position of his Shop

WEAKNESS

- Marketing
- Credit Sale

OPPORTUNITIES

- Expansion Of Business
- Increasing the number of Customer
- Have chance to create more demand for supplying electricity

THREATS

- Competitor
- Fire.
- Theft.

Pictures



স্বল্পমূল্যে সর্বশ্রেষ্ঠ মানের

আশিক জেনারেটর এন্ড সাউন্ড সিস্টেম



প্রোঃ মোঃ আশিক

মোবাইলঃ ০১৮২৪৬৭১৮৫১



এখানে যেকোন অনুষ্ঠানের জন্য জেনারেটর উন্নতমানের সাউন্ড সিস্টেম এবং লাইটিং ভাড়া দেওয়া হয়।

বিষ্ণুপুর কাজির বাজার চাঁদপুর।









Presented at GT's 6th Internal SB Design Lab
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