

Proposed NU Business Name: **ASHIQ STORE**



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Project verified by: MD. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ASHIQ
Age	:	02/10/1997 (18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Not Applicable
No. of siblings:	:	1 Brothers, 1 Sisters.
Address	:	Vill: kalidoho P.O: Boroibari P.S: Kaliakor, 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	:	ASMA BEGUM
(iii) Father's name	:	MD: NURUL ISLAM
(iv) GB member's info	:	Branch: Boroibari, Kaliakor, Centre # 15 (Female), Member ID: 5375, Group No: 01 Member since: 09/07/2000 (16 Years) First loan: BDT 5,000 /- Last loan : 40,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding : 10,000
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-243606
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASMA BAGUM joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ASHIQ STORE
Location	:	kalidoho , Boroibari , Kaliakor, Gazipur.
Total Investment in BDT	:	BDT 70000/-
Financing	:	Self BDT 20000/- (from existing business) 22% Required Investment BDT 50000/- (as equity) 78%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	05 ft x 10 ft= 50 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soap, Soft drinks, coklet,oil etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪Existing no employee.▪The shop is woner.▪Collects goods from Boroibari .▪Agreed grace period is 3 months.

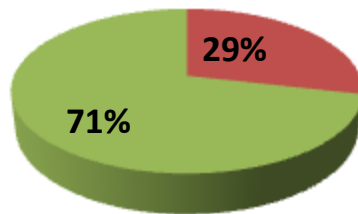
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soap, Soft drinks, coklet, oil etc.	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Soap, Soft drinks, coklet, oil etc.	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		200	2,400
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Biskit	3	500	1,500	10	5,000	6,500
washing powder	100	50	5,000	20	1,000	6,000
Sop	100	35	3,500	200	7,000	10,500
koil	10	250	2,500	10	2,500	5,000
Chanacur	15	300	4,500	26	7,800	12,300
Coklet	2	200	400	5	1,000	1,400
Coconat oil	10	95	950	100	9,500	10,450
Sorisa oil	9	50	450	90	4,500	4,950
Others	1	2200	2200		11,700	13900
Total			20000		50,000	70000

Source of Finance



- Entrepreneur's Contribution 20,000
- Investor's Investment 50,000
- Total 70,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Soap, Soft drinks, coklet,oil etc.	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
Soap, Soft drinks, coklet,oil etc.	1,600	48000	576000	604800	635040
Total variable Expense (B)	1,600	48,000	576,000	604,800	635,040
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Mobile Bill		200	2,400	2,400	2,400
Entertainment		200	2,400	2,400	2,400
Salary		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		5,800	69,600	69,600	69,600
Net Profit (E) [C-D)		6,200	74,400	81,600	89,160
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	74,400	81,600	89,160
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		54,400	116,000
	Total Cash Inflow	124,400	136,000	205,160
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	54,400	116,000	185,160

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; kalidoho , Kaliakor,
Gazipur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

