

Proposed NU Business Name: ASA SHOPING STORE



Project identification and prepared by: Md Shahinur Rahman,
Sherpur Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SIHAB HASAN
Age	:	28-10-1996(21 Years)
Education, till to date	:	HSC
Marital status		Married
Children	:	-
No. of siblings:	:	1 Borther 1 Sister
Address	:	Vill:Kondokartolo,P.O: Sherpur,P.S: Sherpur,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SIULE KHATUN
(iii) Father's name	:	MD. AINAL HOQE
(iv) GB member's info	:	Branch:Kusumbi,Sherpur,Centre # 62 (Female), Member ID: 6079/1, Group No: 07 Member since: 08-09-2010 (07Years)
Further Information:		First loan: BDT –10,000/-
(v) Who pays GB loan installment		Existing Loan: BDT 20,000, Outstanding loan:BDT : NILL
(vi) Mobile lady	:	Father
(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	:	05 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767-013445
Mother's Contact No.	:	01741-345861
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SIULE KHATUN joined Grameen Bank since 05 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	:	ASA SHOPING STOR
Location	:	Kondokartola, Sherpur.
Total Investment in BDT	:	BDT 800,000/-
Financing	:	Self BDT 730,000/-(from existing business) 91% Required Investment BDT 70,000/-(as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 12 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Likes: Shart,Pant,Mosori, Luge, Theripis,Etc.▪..▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Sherpur, Bogra.▪Agreed grace period is 3 months.

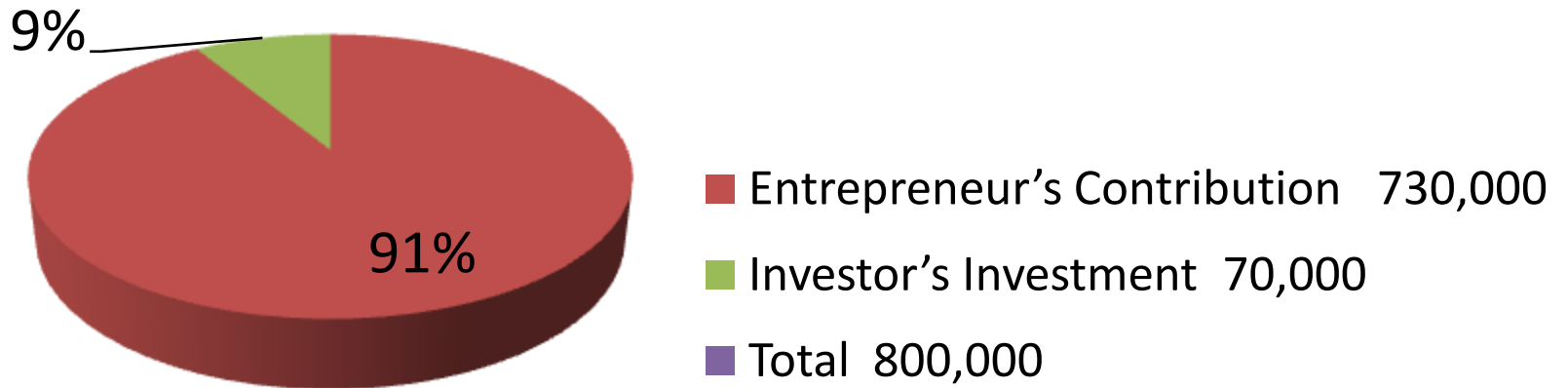
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart,Pant,Mosori, Luge, Theripis,Etc.	7,000	210,000	2,520,000
Total Sales (A)	7,000	210,000	2,520,000
Less. Variable Expense			
Shart,Pant,Mosori, Luge, Theripis,Etc.	5,600	168,000	2,016,000
Total variable Expense (B)	5,600	168,000	2,016,000
Contribution Margin (CM) [C=(A-B)	1,400	42,000	504,000
Less. Fixed Expense			
House rant		2,200	26,400
Electricity Bill		300	3,600
Transportation		1,200	14,400
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile Bill		300	3,600
Total fixed Cost (D)		9,300	111,600
Net Profit (E) [C-D]		32,700	392,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Volel	2000	44	88,000	1600	44	70,000	150,000
Print	4000	48	192,000				192,000
printshari	260	400	100,000				100,000
Theripis	200	500	100,000				100,000
Luge	250	300	100,000				100,000
Shart,Pant,Mosori	470	238	111,500				111,500
Others			63,500				63,500
Total	249		730,000	25		70,000	800,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shart,Pant,Mosori, Luge, Theripis,Etc.	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
Shart,Pant,Mosori, Luge, Theripis,Etc.	8,000	240,000	2,880,000	3,024,000	3,175,200
Total variable Expense (B)	8,000	240,000	2,880,000	3,024,000	3,175,200
Contribution Margin (CM) [C=(A-B)	2,000	60,000	720,000	756,000	793,800
Less. Fixed Expense					
House rant		2200	26,400	26,400	26,400
Electricity Bill		300	3,600	3,600	3,600
Transportation		1200	14,400	14,400	14,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		9,400	112,800	112,800	112,800
Net Profit (E) [C-D)		50,600	607,200	643,200	681,000
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	607,200	643,200	681,000
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		579,200	1,194,400
	Total Cash Inflow	677,200	1,222,400	1,875,400
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	579,200	1,194,400	1,847,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 05 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

