

Proposed NU Business Name: **ASRAF STOR**



Project identification and prepared by: Md.Yasin Alam
Sreenagar, Munshigonj
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RINJU
Age	:	01-01-1988 (31Years)
Education, till to date	:	Class vii
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill: kamarkhola,P.O ;sreenagar,P.S: sreenagarDist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SUFIYA BEGUM
(iii) Father's name	:	MOMINUR
(iv) GB member's info	:	Branch: sreenagar, Centre # 18(Female), Member ID: 6163, Group No: 04 Member since: 09-01-1995 (10Years) First loan: BDT 5,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& 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 & Skill Own Business and Training Info	:	08years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-238341
Family's Contact No.	:	01703-608211
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIYA BEGUM joined Grameen Bank since 10 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	:	ASRAF STOR
Location	:	Dogasi bazar ,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 145,000/-
Financing	:	Self BDT 95,000/- (from existing business) 66% Required Investment BDT 50,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Swish,gas silinder,charger,gas stove etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from nababpur.▪Agreed grace period is 3 months.

Existing Business (BDT)

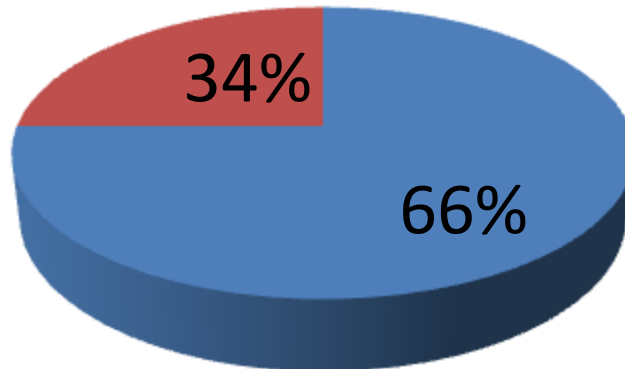
Particular	Daily	Monthly	Yearly
Revenue (sales)			
switch, gas cylinder, cable etc.	2,000	60,000	720,000
servicing	200	6000	180000
Total Sales (A)	2,200	66,000	900,000
Less. Variable Expense			
switch,gas sylinder,cable etc	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		700	8,400
Transportation		500	6,000
Salary(self)		5,000	60,000
Gird		150	1,800
Generator		300	3,600
Mobile bill		200	2,400
Total fixed Cost (D)		8,850	106,200
Net Profit (E) [C-D]		6,150	73,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Switch	10 box	190	1900		50 box	190	9500	11400
Gas cylinder	15 pic	950	14250		20 pic	950	19000	33250
Stove	10 pic	2000	20000		10 pic	2000	20000	40000
Cable	2 cayel	900	1800	other			1500	3300
Charger	15 pic	80	1200					1200
Rimote	20 pic	80	1600					1600
carkit	7 pic	1500	10500					10500
Anargy balvab	15 pic	200	3000					3000
Other			11000					11000
security			30000					30000
Total			95,000				50,000	145,000

Source of Finance

■ Entrepreneur's contibution 95,000
 ■ Investor's Investment 50,000
 ■ Total 145,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
switch,gas sylinder,stove etc	3,000	90,000	1,080,000	1,134,000	1,190,700
	200	6,000	72,000	864,000	10,368,000
Total Sales (A)	3,200	96,000	1,152,000	1,998,000	11,558,700
Less. Variable Expense					
switch,gas sylinder,stove etc	2,350	70,500	846,000	888,300	932,715
Total variable Expense (B)	2,350	70,500	846,000	888,300	932,715
Contribution Margin (CM) [C=(A-B)]	650	19,500	234,000	245,700	257,985
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		700	8,400	8,820	9,261
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Gird		150	1,800	1,890	1,985
Generator		300	3,600	600	600
Mobaile bill		200	2,400	2,520	2,646
Total Fixed Cost		8,850	106,200	104,130	105,107
Net Profit (E) [C-D]		10,650	127,800	141,570	152,879
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	127,800	141,570	152,879
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		107,800	229,370
	Total Cash Inflow	177,800	249,370	382,249
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	107,800	229,370	362,249

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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



আশরাফ ইলেকট্রনিক্স এন্ড সার্ভিসিং সেন্টার













আশরাফ ইলেকট্রনিক্স
স্বদেশী ইলেকট্রনিক্স
স্বদেশী ইলেকট্রনিক্স
স্বদেশী ইলেকট্রনিক্স







FAMILY PICTURE

