

Proposed NU Business Name: ASIA KHELA GHAR



Project identification and prepared by: Md. Forhad Hosen,
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SANGIT PAUL
Age	:	05-07-1986 (31 Years)
Education, till to date	:	CLASS 5
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Korotia , P.O: Korotia , P.S: Tangail Sadar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHANDHA RANI PAUL
(iii) Father's name	:	VOLANATH PAUL
(iv) GB member's info	:	Branch: Korotia ; Centre # 63(Female), Member ID: 9293 , Group No: 11 Member since: 03-05-2005 (12 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 74000, Outstanding loan: BDT NIL
(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	:	2 years experience in running business. He has no Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-932031
Mother's Contact No.	:	01749-376494
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHANDHA RANI PAUL joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ASIA KHELA GHAR
Location	:	Korotia Bus stand
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 230,000/-(from existing business) 85% Required Investment BDT 40,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5ft x 10 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like varies types of toys.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employees. ▪Collects goods from Dhaka.▪The shop is own.▪Agreed grace period is 3 months.

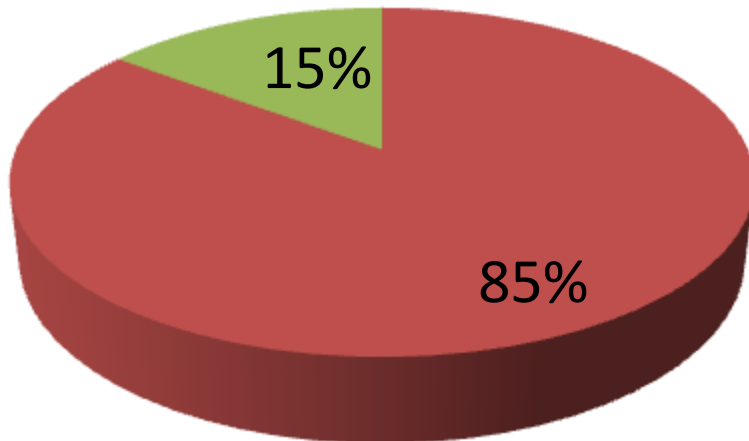
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Toy	2160	64800	777600
Total sales (A)	2160	64800	777600
Less Variable Exp.			
Toy	1620	48600	583200
Total Variable exp. (B)	1620	48600	583200
Contribution Margin CM [C= (A-B)]	540	16200	194400
less fixed exp.			
Rent		4000	48000
Electricity bill		300	3600
Transportation		2000	24000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		100	1200
Mobile		200	2400
total fixed cost (D)		11900	142800
Net profit (E) [C-D]		4300	51600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Fishhook	210	40	8,400	100	50	5,000	13,400
Ball	100	60	6,000	200	100	20,000	26,000
Yarn	10	1250	12,500	50	200	10,000	22,500
Fish Food	110	10	1,100			0	1,100
Others	100	20	2,000	50	100	5,000	7,000
Securities			200,000				200,000
Total	530		230,000	400		40,000	270,000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 40,000
- Total 270,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Toy	2810	84300	1011600	1062180	1115289
Total Sales (A)	2810	84300	1011600	1062180	1115289
less variable Expenses					
Toy	2107.5	63225	758700	796635	836466.8
Total variable Expenses (B)	2107.5	63225	758700	796635	836466.8
Contribution Margin (CM)= (A-B)	702.5	21075	252900	265545	278822.3
Less Fixed Expenses					
Rent		4000	48000	48000	48000
Electricity bill		300	3600	16000	3000
Transportation		2200	26400	35000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		330	3960	3960	3960
Guard		100	1200	1200	1200
Mobile		300	3600	7400	3600
Total Fixed Cost		12230	146760	171560	122760
Net Profit (E) (C-D)		8845	106140	93985	156062.3
Investment Payback			16000	16000	16000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	106,140	93,985	156062.25
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		90,140	168125
	Total Cash Inflow	146140	184125	324187.25
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16000	
3	Net Cash Surplus	90,140	168125	308187.25

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











Lotto

Mustad

FAMILY PICTURE

