Asa Hosto Shilpo



Project by: Asa Rani Identified by-Md. Masum Mia Verified By: Md. Ziaul Hoque



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Asa Rani
Age	:	14/01/1988
Marital status	:	Married
Children	:	03 Son 0 Daughters
No. of siblings:	:	01 Brother 06 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	:	N/A N/A N/A N/A N/A
Education	:	Class-4

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	: Handicrafts Business
Trade License Number	: N/A
Business Experiences	: 8 Years
Other Own/Family Sources of Income	: Business
NU Contact Info	: 01720-651021
Other Own/Family Sources of Liabilities	: N/A
NU Project Source/Reference	: GT Dhamrai Unit Office, Dhaka

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother was a member of Grameen Bank from 1990 to 2005. At first her mother took a loan amount of 2000 BDT from Grameen Bank. She invested the money in her family house construction. NU's mother gradually improved the standard of their life by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Asa hosto Shilpo
Address/ Location	:	Atanipara ,Shoapur, Dhamrai, Dhaka
Total Investment in BDT	:	45000/-
Financing	:	Self BDT : 25000(from existing business) - 56% Required Investment BDT : 20000 (as equity) - 44%
Present salary/drawings from business (estimates)	:	BDT 3000
Proposed Salary		BDT 4000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



articulars	Existing Business	Proposed	Total	
	(BDT)	(BDT)	(BDT)	
Investments in different categories:				
Present items:			25,000	
Decoration:	0			
Advance:	0			
Present Goods Items (*):	25000			
Proposed Items (**):		20,000	20,000	
Total Capital	25,000	20,000	45,000	

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Item					
Product Name	Amount				
Baskets	20000				
Others	5000				
Total	25000				

Propose Item				
Product Name	Amount			
Bamboo	17000			
Others	3000			
Takal	20000			
Total	20000			

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)						
Faiticulais	Daily	Monthly	Yearly				
Sales	1000	30000	360000				
Less: Cost of sale	800	24000	288000				
Profit 20% (A)= C	200	6000	72000				
Less: Operating Costs							
shop rent		0	0				
Electricity bill		0	0				
Genarator Bill		0	0				
Night Guard Bill		0	0				
Mobile Bill		0	0				
Salary from Business (Self)		3000	36000				
Salary from Business (Staff)		0	0				
Transport		500	6000				
Others (Entertainment)		500	6000				
Non Cash Item:							
Depreciation Expenses		0	0				
Total Operating Cost (D)		4000	48000				
Net Profit (C-D):		2000	24000				

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	,	Year 1 (BD	T)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	1200	36000	432000	1500	45000	540000
Less: Cost of Sale	960	28800	345600	1200	36000	432000
Profit 20% (A)= C	240	7200	86400	300	9000	108000
Less operating cost:						
shop rent		0	0		0	0
Electricity bill		0	0		0	0
Genarator Bill		0	0		0	0
Night Guard Bill		0	0		0	0
Mobile Bill		200	2400		300	3600
Salary from Business		4000	48000		4000	48000
Salary from Business (Staff)		0	0		0	0
Others (Entertainment)		500	6000		500	6000
Depreciation Expenses		0	0		0	0
Total Operating Cost (D)		4700	56400		4800	57600
Net Profit =(C-D)		2500	30000		4200	50400
GT payback			12000			12000
Retained Income:			18000			38400

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	20,000	
Net Profit (Ownership Tr. Fee added back)	30000	50400
Depreciation (Non cash item)	0	0
Opening Balance of Cash Surplus	0	18,000
Total Cash Inflow	50,000	68400
Cash Outflow		
Purchase of Product	20,000	
Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000
Payment of GB loan	0	0
Total Cash Outflow	32,000	12,000
Net Cash Surplus	18,000	56,400

SWOT Analysis



STRENGTH

- Environment-Friendly.
- Skilled & Experience
- Pleasant personality

WEAKNESS

Lack of investment

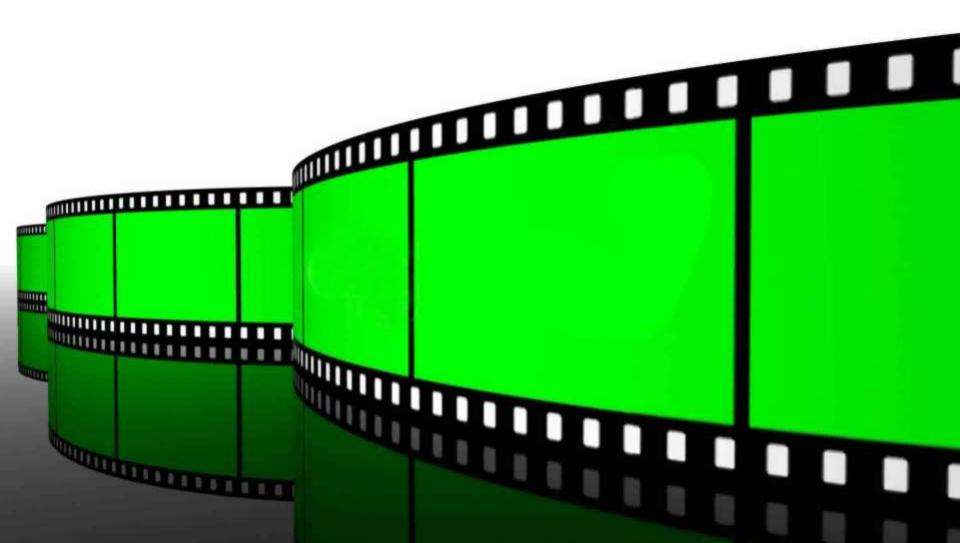
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer

THREATS

- Competitor may create.
- Fire.
- Theft.

















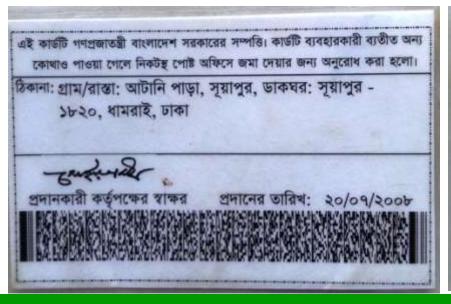


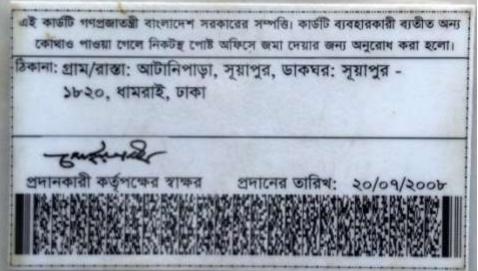














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