

## Proposed NU Business Name: **ASIA ENTERPRISE**



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## Brief Bio of The Proposed Nabin Udyokta

Name	:	<b>MD YASIN ARAFAT BADHON</b>
Age	:	04-09-1989 (27 Years)
Education, till to date	:	Class X
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Sister
Address	:	Vill: Singhora P.O: Patoljhap, P.S: Nobabganj Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST GULNAHAR BEGUM</b>
(iii) Father's name	:	<b>LATE ABUL HOSSAIN</b>
(iv) GB member's info	:	Branch: Sholla, Nobabganj, Centre # 06(Female), Member ID: 3047, Group No: 06 Member since: 2007 (08 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000, 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	:	08 years experience in running business. 08 years in own business. He has 3 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-574047
Mother's Contact No.	:	01710-570761
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST GULNAHAR BEGUM** joined Grameen Bank since 08 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASIA ENTERPRISE</b>
Location	:	Solla Baazar, Union Porishad Road, Nobabganj,Dhaka
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 300000/-(from existing business) 75% Required Investment BDT 100,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 30ft = 450 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, electric accessories, Stove etc.</li><li>▪20% gain on Sales.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is in rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

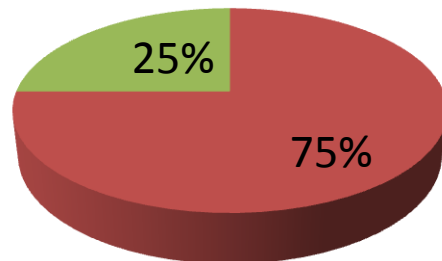
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cosmetics, electric accessories, Stove etc.	4300	129000	1548000
<b>Total Sales (A)</b>	4300	129000	1548000
<b>Less Variable Expense</b>			
Cosmetics, electric accessories, Stove etc.	3440	103200	1238400
<b>Total variable Expense (B)</b>	3,440	103200	1238400
<b>Contribution Margin (CM) [C=(A-B)</b>	860	25800	309600
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		1500	18000
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		6000	72000
Entertainment		300	3600
Guard		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		16,750	201000
<b>Net Profit (E)= [C-D]</b>		9,050	108600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics	1	50000	50,000	10	2,000	20,000	70,000
Clovings	1	50000	50,000	20	1000	20,000	70,000
Electric accessories	1	50000	50,000	1	30000	30,000	80,000
Stove, Bucket	1	50000	50,000	1	20000	20,000	70,000
Cable	0	0	0	1	9000	9,000	9,000
Others	0	0	0	1	1000	1,000	1,000
Security	1	100000	100,000	0	0	0	100,000
	<b>5</b>	<b>0</b>	<b>300,000</b>	<b>34</b>	<b>0</b>	<b>100,000</b>	<b>400,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 100,000
- Total 400,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Cosmetics, electric accessories, Stove etc.	6500	195000	2340000	2457000
<b>Total Sales (A)</b>	6500	195000	2340000	2457000
<b>Less Variable Expense</b>				
Cosmetics, electric accessories, Stove etc.	5200	156000	1872000	1965600
<b>Total variable Expense (B)</b>	5,200	156000	1872000	1965600
<b>Contribution Margin (CM) [C=(A-B)</b>	1,300	39000	468000	491400
<b>Less Variable Expense</b>				
Rent		2,000	24000	24,000
Electricity bill		1800	21600	22000
Transportation		1,800	21,600	22000
Salary (self)		5000	60000	60000
Salary(Staff)		10000	120000	120000
Entertainment		300	3600	3600
Guard		150	1800	1800
Mobile bill		350	4200	4300
<b>Total fixed cost (D)</b>		21,250	255,000	255,900
<b>Net Profit (E)= [C-D]</b>		17750	213000	235,500
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	213,000	235,500
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		153,000
	<b>Total Cash Inflow</b>	313000	388500
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	153,000	328500

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









*Bellissima*  
PREMIUM ICE CREAM

BUSTER  
MIXER  
GRINDER  
SMALLER  
HIGHER

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# FAMILY PICTURE

