### **Proposed NU Business Name: Asad Net Prokolpo**



Project identification and prepared by: Md Atikur Rahman Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta						
Name	:	ASAD MONDOL				
Age	:	18-11-1991 (25 Years)				
Education, till to date	:	Class 8				
Marital status	:	Married				
Children	:	1 Son				
No. of siblings:	:	2 Brothers & 1 Sister				
Address	:	Vill: Chamoriya P.O: Chamoriya P.S: Kalihati Dist: Tangail				
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 Father  Fole Begum  Abdul Ajij  Branch: Shohedebpur Kalihati, Centre # 06(Female),  Member ID: 1662, Group No: 03  Member since: 28-10-2004 (12 Years)  First loan: BDT 2,000				
Further Information:		Existing Loan: BDT 15,000/-, Outstanding loan: 0 Father				
(v) Who pays GB loan installment (vi) Mobile lady	:	No Patner				
(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	:	7 years experience in running business.
Training Info	:	He has 3year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-606375
Mother's Contact No.	:	01757-320496
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Fole Begum** joined Grameen Bank since 12 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Land purchase, Dairy Farm and business.

Proposed Nobin Udyokta Business Info					
è	•	Asad Net Prokolpo			
	•	Chamoriya, Elenga, Kalihati, Tangail			
nt in BDT	••	BDT 160,000/-			
	••	Self BDT 100,000/-(from existing business) 62%			
		Paguirod Investment RDT 60 000/ (as aguity) 28%			

Business Name	:	Asad Net Prokolpo
Location	:	Chamoriya, Elenga, Kalihati, Tangail
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 100,000/-(from existing business) 62%
		Required Investment BDT 60,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods; Zero net, Lokles, 2no Net, 1no Net etc.</li> <li>Average 30% gain on sale.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>One employee will be appointed.</li> <li>The shop is own.</li> <li>Collects goods from Dhaka.</li> <li>Agreed grace period is 3 months.</li> </ul>

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Zero net, Lokles, 2no Net, 1no Net etc.	1,200	36,000	432,000			
Total Sales (A)	1,200	36,000	432,000			
Less. Variable Expense						
Zero net, Lokles, 2no Net, 1no Net etc.	840	25,200	302,400			
<b>Total variable Expense (B)</b>	840	25,200	302,400			
Contribution Margin (CM) [C=(A-B)	360	10,800	129,600			
Less. Fixed Expense						
Electricity Bill		200	2,400			
Mobile Bill		200	2,400			
Salary (self)		5,000	60,000			
Transportation		2,000	24,000			
Entertainment		500	6,000			
Total fixed Cost (D)		7,900	94,800			
Net Profit (E) [C-D)		2,900	34,800			

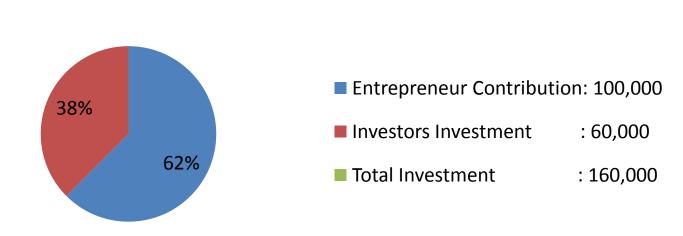
### **Investment Breakdown**

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	EX	isting			Proposed				
<b>Particulars</b>	articulars Qty.		Unit Amount		Unit	Amount	Proposed		
		Price	(BDT)		Price	(BDT)	Total		
2no Net	40kg	550	22,000				22,000		
Zero Net	20kg	1000	20,000	40kg	1000	40,000	60,000		
Lokles	40kg	700	28,000	40kg	500	20,000	48,000		
1no Net	20kg	350	7,000				7,000		
3no Net	10kg	350	3,500				3,500		
Half Net etc	39kg	500	19,500				19,500		
Total	169	1	100.000	80	1	60.000	160.000		

#### **Source of Finance**

Evicting



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year	
Revenue (sales)						
Zero net, Lokles, 2no Net, 1no Net						
etc.	1,500	45,000	540,000	567,000	595,350	
Total Sales (A)	1,500	45,000	540,000	567,000	595,350	
Less. Variable Expense						
Zero net, Lokles, 2no Net, 1no Net						
etc.	1,050	31,500	378,000	396,900	416,745	
Total variable Expense (B)	1,050	31,500	378,000	396,900	416,745	
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000	170,100	178,605	
Less. Fixed Expense						
Electricity Bill		300	3,600	3,780	3,969	
Mobile Bill		4,00	4,800	5,040	5,292	
Salary (self)		5,000	60,000	60,000	60,000	
Transportation		2,500	30,000	31,500	33,075	
Entertainment		5,00	6,000	6,300	6,615	
Total Fixed Cost		8,700	104,400	106,620	108,951	
Net Profit (E) [C-D)		4,800	57,600	63,480	69,654	
Investment Payback			24,000	24,000	24,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	57,600	63,480	69,654
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		33,600	73,080
	Total Cash Inflow	117,600	97,080	142,734
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	33,600	73,080	118,734

### **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 7 Years Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

# Pictures



















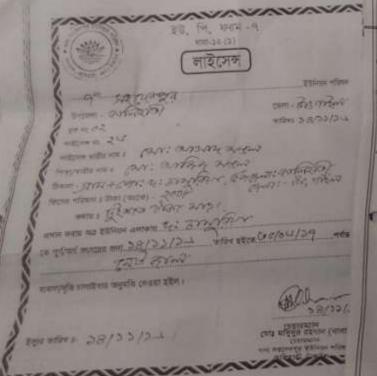












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HIR ATAD MONDOL

1181: **QUA** (498)

Date of Birth: 18 Nav 1991

ID NO: 19919214794000228

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# **FAMILY PICTURE**

