

Proposed NU Business Name: **BIZAN HEARE DRASER SALUN**



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Dagonvuiyan Unit, Feni
Project verified by Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIZAN SHIL
Age	:	23-01-1992 (34 Years)
Education, till to date	:	Class six
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02Brothers .
Address	:	Vill: North Mohammedpur P.O Kallandy, , P.S: Sandbag, Dist: Nohakli
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOBITA RANI SHIL
(iii) Father's name	:	HARADAN SHIL
(iv) GB member's info	:	Branch:Kadra ,Sandbag, Centre # 31(Female), Member ID: 4094/1, Group No: 08 Member since: 15/01/1997 (20Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 80,000/= Outstanding loan: 70060/=
(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	:	14 years experience in running business. 04 years own business. He has 10 training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01927663165
Family's Contact No.	:	01727039812
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOBITA RANI SHIL joined Grameen Bank since 20years 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

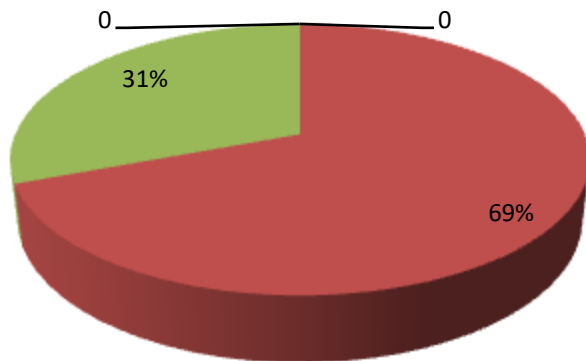
Business Name	:	BIZAN HEARE DRASER SALUN
Location	:	New School Market,Saberhat,Nohakli.
Total Investment in BDT	:	BDT 130,040/-
Financing	:	Self BDT 90,040/- (from existing business) 69% Required Investment BDT 40,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; customer service▪Average 70% gain on service▪The business is operating by entrepreneur. Existing 01 employee.▪After getting equity fund 01 will be appointed▪The shop is rented.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Services	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less. Variable Expense			
Services	600	18000	216000
Total variable Expense (B)	600	18000	216000
Contribution Margin (CM) [C=(A-B)]	900	27000	324000
Less. Fixed Expense			
Rent		1400	16800
Electricity Bill		350	4200
Salary (self)		5000	60000
Entertainment		5000	60000
Gird		200	2400
Generator		120	1440
Mobile Bill		700	8400
Salary(staff)		500	6000
Total fixed Cost (D)		13270	159240
Net Profit (E) [C-D]		13730	164760

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Hi speed colour	02	610	1220	5	610	3050	4270
Super speed	4	60	240	2	75	150	390
Gats by gel	3	180	540	5	180	900	1440
Mango facial	10	80	800	15	80	1200	2000
Nivea men	3	300	900	5	300	1500	2400
Cool saving lotion	2	160	320	5	160	800	1120
Hair soft gel	3	180	540	5	180	900	1440
Tangram machine	0	0	30,000	0	0	0	30000
Fome gel	8	310	2480	10	310	3100	5580
Green melon mask	0	300	3000	5	300	1500	4500
Others					0	26900	26900
Security			50,000				50,000
Total	0	0	90,040	0	0	40,000	130,040



- Entrepreneur's Contribution 90,040
- Investor's Investment 40,000
- Total 130,040

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
Revenue (sales)					
Services	2000	60000	720000	756000	793800
Total Sales (A)	2000	60000	720000	756000	793800
Less. Variable Expense					
Services	800	24000	288000	302400	317520
Total variable Expense (B)	800	24000	288000	302400	317520
Contribution Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less. Fixed Expense					
Rent		1400	16800	16800	16800
Electricity Bill		500	6000	6200	6400
Transportation		0	0	14600	14800
Salary (self)		5000	60000	60000	60000
Entertainment		5000	60000	60000	60000
Gird		200	2400	2400	2400
Generator		120	1440	1440	1440
Mobile Bill		700	8400	8400	8400
Salary(staff)		700	8400	8600	8800
Total Fixed Cost		13620	163440	178440	179040
Net Profit (E) [C-D]		22380	268560	281988	296087.4
Investment Payback			16000	16000	16000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 2 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	268560	281988	296087.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		252,560	518,548
	Total Cash Inflow	308,560	534,548	814,635
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	16000
3	Net Cash Surplus	252,560	518,548	798,635

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 Years
Own Business : 06 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















FAMILY PICTURE

