

Proposed NU Business Name: **VIP GENTS AC SALOON**



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Dagonbhuiyan, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUMON CHANDRA SHIL
Age	:	02-04-1983 (34 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 son 01 Daughter
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Alampur P.O Siloniya, , P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAYA RANI SHIL
(iii) Father's name	:	ROMESH CHANDRA SHIL
(iv) GB member's info	:	Branch: Jayloskor , Centre # 47(Female), Member ID: 3603, Group No: 02 Member since: 25/08/1994 (23 Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 90,000/= Outstanding loan: 87446/=
(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	:	15 years experience in running business. He has 10 training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850-421512
Family's Contact No.	:	01812-462682
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAYA RANI SHIL joined Grameen Bank since 23 years 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	:	VIP GENTES AC SALUN
Location	:	Siloniya Bazar, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,60,000/- (from existing business) 80% Required Investment BDT 40,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 05 ft= 60 square ft
Security of the shop	:	BDT 1,20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; customer service▪Average 40% gain on service▪The business is operating by entrepreneur. Existing 02 employee.▪After getting equity fund 01 will be appointed▪The shop is rented.▪Agreed grace period is 3 months.

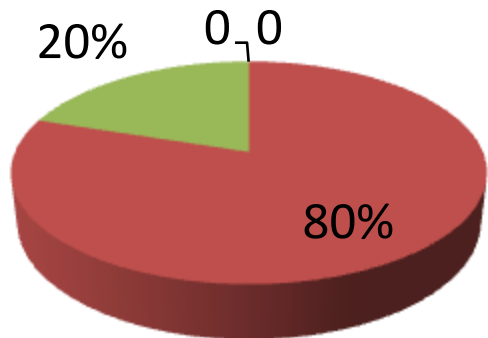
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Services	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Services	1800	54,000	6,48,000
Total variable Expense (B)	1800	54,000	6,48,000
Contribution Margin (CM) [C=(A-B)]	1200	36,000	4,32,000
Less. Fixed Expense			
Rent		3000	36000
Electricity Bill		600	7200
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		100	1200
Gird		50	600
Generator		300	3600
Mobile Bill		300	3600
Salary(staff)		18000	216000
Total fixed Cost (D)		27550	330600

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
Aircondison					0	26900	26900
Security			1,20,000				1,20,000
Total	0	0	1,60,000	0	0	40,000	200,000

Source of Finance



■ Entrepreneur's Contribution 160,000

■ Investor's Investment 40,000

■ Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
Revenue (sales)					
Services	4100	123000	1476000	1549800	1627290
Total Sales (A)	4100	123000	1476000	1549800	1627290
Less. Variable Expense					
Services	2460	72800	885600	929880	976374
Total variable Expense (B)	2460	72800	885600	929880	976374
Contribution Margin (CM) [C=(A-B)]	1640	49200	590400	619920	650916
Less. Fixed Expense					
Rent		3000	36,000	36,000	36,000
Electricity Bill		600	7200	7200	7200
Transportation		300	3600	3700	3800
Salary (self)		5000	60,000	60,000	60,000
Entertainment		200	2400	2600	2700
Gird		50	600	600	600
Generator		300	3600	3600	3600
Mobile Bill		400	4800	4900	5000
Salary(staff)		23,000	2,76,000	2,76,000	2,76,000
Total Fixed Cost		32,850	3,94,200	394,600	3,94,900
Net Profit (E) [C-D]		16,350	196200	225320	256016
Investment Payback			16000	16000	16000

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

Sl #	Particulars	Year 1 (BDT)		Year 2 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	196,200	225320	256016
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		180200	389520
	Total Cash Inflow	236,200	405520	645536
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)	16,000	16000	16000
	Total Cash Outflow	56,000	16000	16000
3	Net Cash Surplus	180,200	389520	629536

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 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











