

Proposed NU Business Name: VAI BON COSMATICS & KHELA GHAR



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Sokhipur.

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUR RASHID KHAN
Age	:	08-12-1983 (34Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Nolua P.O: Nolua : Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. SURIYA BEGUM
(iii) Father's name	:	LATE.SHONDESH ALI
(iv) GB member's info	:	Branch :Nolua shokhipur ,Centre 05 (Female), Member ID: 1020 , Group No: 06 Member since:06-05-1998-08(10years) First loan: BDT 5000
Further Information:		Existing loan: BDT 25000, Outstanding Loan:0
(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.)	:	No
Business Experiences and Training Info	:	12 years experience in running business. 12 years Experience in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794182537
Family's Contact No.	:	01819333536
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Tangail..

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. SURIYA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

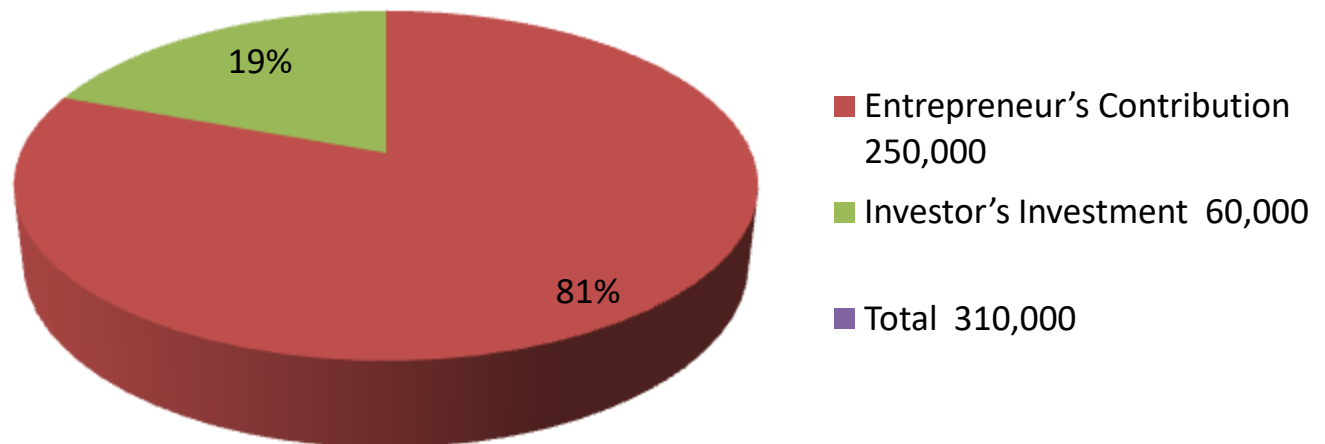
Business Name	:	VAI BON COSMATICS & KHELA GHAR
Location	:	Nolua ,
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 250,000/- (from existing business) 81% Required Investment BDT 60,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ftx 12 ft=144 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Confectionary & Cosmetics items.▪Average gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is rented.▪Collects goods from Nolua.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Confectionary & COSMETICS items.	1400	42000	504000
		0	0
Total Sales(A)	1400	42000	504000
Less Variable Expense (B)			0
Confectionary & COSMETICS items.	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contribution Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cosmetics	0	0	200000	1	60000	60,000	260,000
Playing product			50000			0	50,000
	0	0	250,000	1	60000	60,000	310000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Confectionary & COSMETICS items.	1900	57000	684000	718200	754110
Total Sales(A)	1900	57000	684000	718200	754110
Less Variable Expense (B)					
Confectionary & COSMETICS items.	1425	42750	513000	538650	565583
Total Variable Expense	1425	42750	513000	538650	565583
Contributon Margin (CM) [C=(A-B)]	475	14250	171000	179550	188528
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		6200	74400	134400	926400
Net Profit (E)= [C-D]		8050	96600	101430	106502
Investment Pay Back			24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	96,600	101430	106501.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72600	150030
	Total Cash Inflow	156,600	174,030	256,532
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	72,600	150,030	232,532

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill :12 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





