

Proposed NU Business Name: STARMAN JEANTS PARLOR



Project identification and prepared by: Md. Anarul Islam,
Mawna Unit, Gazipur

Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. IMDADUL HUQ
Age	:	10-04-1985 (32 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brother 3 Sisters
Address	:	Vill: Balieapara, P.O: Vitepara P.S: Shreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LET:MORLIKA BEGUM
(iii) Father's name	:	LET:ABDUS SAMAD
(iv) GB member's info	:	Branch: Brome, Shreepur, Centre # 15(Female), Member ID: 1414/1, Group No:0 1 Member since: 18-05-1994(23Years) First loan: BDT 1,500
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	No
(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 no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01932-426401
Mother's Contact No.	:	01966-103265
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LET: MORLIKA BEGUM joined Grameen Bank since 23 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	STARMAN JEANTS PARLOR
Location	:	M c Bazar
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 07 ft = 84 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Beauty parlor item etc.▪ Average 50% gain on sale.▪ The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed.▪ The shop is rented.▪ Collects goods from Mawna Chowrasta, Chakbazar.▪ Agreed grace period is 3 months.

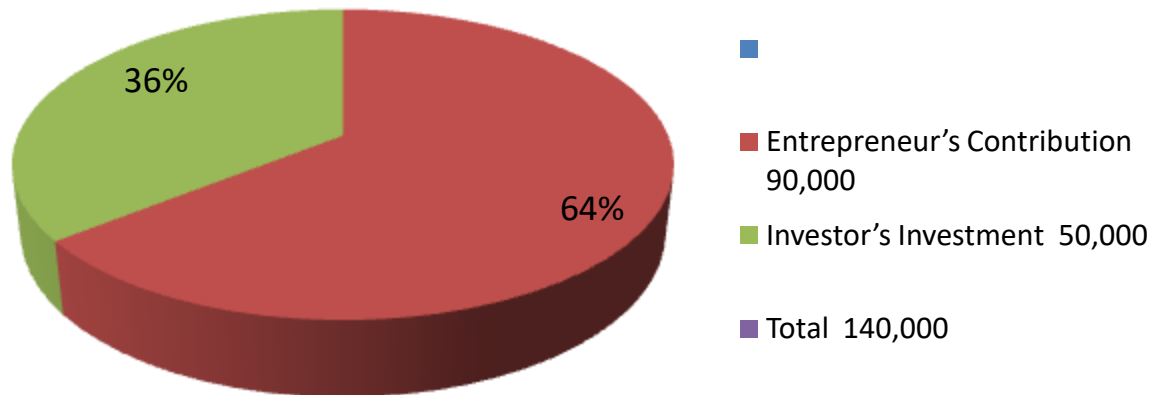
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Service	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Service	500	15,000	180,000
Total variable Expense (B)	500	15,000	180,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,800	21,600
Electricity bill		4,00	4,800
Mobile Bill		1,00	1,200
Transportation		2,00	2,400
Salary (self)		5,000	60,000
Salary (staff-1)		3,000	36,000
Entertainment		1,00	1,200
Total fixed Cost (D)		10,600	127,200
Net Profit (E) [C-D]		4,400	52,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Face wash	50,000	12,500	62,500
Hair colure	4,500	9,000	13,500
Massage crime	2,500	5,000	7,500
Hiter	3,000	4,500	7,500
Hair stem	12,000	12,000	24,000
Other	8,000	7,000	15,000
Security	10,000	0	10,000
Total	90,000	50,000	1,40,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Service	1600	48000	576000	604800	635040
Total Sales(A)	1600	48000	576000	604800	635040
Less Variable Expense (B)					
Service	800	24000	288000	302400	317520
Total Variable Expense	800	24000	288000	302400	317520
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		1800	21600	21600	21600
Electric Bill		700	8400	100800	1209600
Transportaion		700	8400	8820	9261
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		400	4800	4800	4800
Guard			0	0	0
Generator			0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		15100	181200	268020	1377261
Net Profit (E)= [C-D]		8900	106800	112140	117747
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	106,800	112140	117747
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86800	178940
	Total Cash Inflow	156,800	198,940	296,687
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	86,800	178,940	276,687

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 15 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

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শীতাতপ নিয়ন্ত্রিত

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ফয়াজুদ্দিন বেপারী সুপার মার্কেট, (২য় তলা), এম সি বাজার, শ্রীপুর, গাজীপুর। মোবাইল : 01932-426401, 01622-705012









FAMILY PICTURE