

Proposed NU Business Name: MIJAN HAIR DRASER SALON

Project identification and prepared by: Md. Sohel Mia,
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MIZANUR RAHMAN
Age	:	01/01/1987(30 Years)
Education, till to date	:	V
Marital status	:	Married
Children	:	1 daughter ,1 son.
No. of siblings:	:	2 Brothers,2 sisters.
Address	:	Vill: kalcika Balanogor,P/O:hat godagari P.S:paba, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JARINA
(iii) Father's name	:	MD. JAMAYNODDIN (RATON)
(iv) GB member's info	:	Branch: parila paba,Centre #01(Female), Member ID: 11122/1, Group No: 06 Member since: 2005 from till now.(12 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 8000, Outstanding loan: 2192
(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	:	6 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.	:	01794583883
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JARINA joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MIJAN HAIR DRASER SALON
Location	:	Korkori bipas.
Total Investment in BDT	:	BDT 60,000/-
Financing	:	Self BDT 30,000/-(from existing business) 50% Required Investment BDT 30000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 15 ft= 225 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.(Hair cutting service.)▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is rent.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hair cutting service	500	15,000	180000
Total Sales (A)	500	15,000	180000
Less. Variable Expense		0	
	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent		1600	19,200
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		4000	48,000
Guard			0
Transportation		200	2,400
Entertainment		200	2,400
Salary (staff)		4000	48,000
Bank service Charge			0
Total fixed Cost (D)		10,700	128,400
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown

Particulars	Existing	Proposed	Total
Furniture and decoration	30000		30000
Chair and others		30000	30000
	30,000	30,000	60000

Source of Finance



■ Entrepreneur's Contribution 30,000

■ Investor's Investment 30,000

■ Total 60,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
oil,rice,wheat,cosmatic etc.	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less. Variable Expense		0	0	0	0
oil,rice,wheat,cosmatic etc.		0	0	0	0
Total variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		1600	19200	19200	19200
Electricity Bill		500	6000	6000	6000
Mobile Bill		200	2400	2400	2400
Salary (self)		4000	48000	48000	48000
Transportation		200	2400	2400	2400
Entertainment		200	2400	2400	2400
Salary (staff)		4000	48000	48000	48000
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		10700	128500	128500	128500
Net Profit (E) [C-D]		7300	87500	98300	109640
Investment Payback			12000	12000	12000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	87500	98300	109640
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		75500	153800
	Total Cash Inflow	117,500	173800	263440
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12000	12000
	Total Cash Outflow	42,000	20000	20000
3	Net Cash Surplus	75,500	153800	243440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Korkori bipass.
Regular customers;

THREATS

Theft
Fire
Political unrest

FAMILY PICTURE