

Proposed NU Business Name: **PERFECT HAIR DRASER**



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE DEBASIS
Age	:	10-12-1992 (24 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brother And 01 Sister
Address	:	Vill: Keshor, P.O: Keshorhat, P.S: Mohanpur. Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SREEMOTI ONGONA RANI
(iii) Father's name	:	SREE GOBINDO CHONDRO SHARKER
(iv) GB member's info	:	Branch: Rayghati, Centre # 97 (Female), Member ID:10888, Group No: 10 Member since: 11-11-2011 (5 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 16,000/- Outstanding loan: BDT 4,384/-
(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	:	Nine years experience in running business. He has training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-691254
Mother's Contact No.	:	01742-918897
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI ONJONA RANI joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PERFECT HAIR DRASER
Location	:	Keshorhat Bazar, Mohanpur , Rajshahi.
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000(from existing business) 47% Required Investment BDT 50,000(as equity) 53%
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; etc.▪Average % gain on sale.▪The business is operating by entrepreneur. Existing 1 employee▪He is doing his business in renting place.▪Collects goods from Keshorhat. Agreed grace period is 3 months

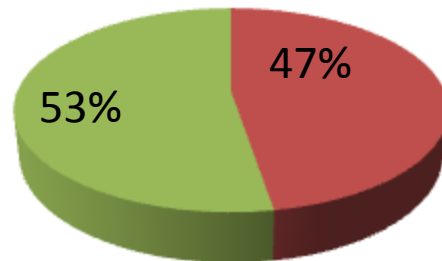
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hair Cating,Shaving,Frashial	700	21,000	2,52,000
Total Sales (A)	00	21,000	2,52,000
Less. Variable Expense			
Foam,Blead,Hair Colar,Crim etc	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	580	17,400	2,08,800
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		800	9,600
Mobile Bill		250	3,000
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Entertainment		300	3,600
Guard Bill		150	1,800
Total fixed Cost (D)		11,500	1,38,000
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chair(5p x 5,000)	25,000	20,000	45,000
Hair Cuting Meching(2p x 3,000)	6,000	-	6,000
Chaci(25p x 150)	3,750	-	3,750
Khur(18p x 250)	4,500	-	4,500
Porda,Crim,Loshan,Blead etc	5,750	-	5,750
Glass,Basin,etc	0	30,000	30,000
Total	45,000	50,000	95,000

Source of Finance



■ Entrepreneur's Contribution 45,000

■ Investor's Investment 50,000

■ Total 95,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Hair Cating,Shaving,Frashial	1,000	30,000	3,60,000	3,78,000
Total Sales (A)	1,000	30,000	3,60,000	3,78,000
Less. Variable Expense				
Foam,Blead,Hair Colar,Crim etc	200	6,000	72,000	75,600
Total variable Expense (B)	200	6,000	72,000	75,600
Contribution Margin (CM) [C=(A-B)	800	24,000	2,88,000	3,02,400
Less. Fixed Expense			,	
Rent		1,000	12,000	12,000
Electricity Bill		800	9,600	10,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000
Entertainment		400	4,800	5,000
Guard Bill		1,50	1,800	2,000
Total Fixed Cost		11,650	1,39,800	1,41,000
Net Profit (E) [C-D)		12,350	1,48,200	1,61,400
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	1,48,200	1,61,400
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		1,18,200
	Total Cash Inflow	1,98,200	2,79,600
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	1,18,200	2,49,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 09 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

