

Proposed NU Business Name: **NOLOK BEAUTY PARLOR & TAILORS**



Project identification and prepared by: Md. Kajem Uddin,
Bashon Unit, Gazipur

Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. MINA
Age	:	1/1/91 (25 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	4 Sister
Address	:	Vill: Lokkhipura, P.O: Joydebpur, P.S: Gazipur, 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	:	MST. MUKTA BEGUM
(iii) Father's name	:	MD. MOFIJ UDDIN
(iv) GB member's info	:	Branch: Proholodpur, Centre # 75(Female), Member ID: 10278, Group No: 12 Member since: 2/2/2003 (13Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 57000, Outstanding loan: 52000
(v) Who pays GB loan installment	:	N/A
(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	:	4 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.	:	01628119875
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MUKTA BEGUM joined Grameen Bank since 13 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NOLOK BEAUTY PARLOR & TAILORS
Location	:	Lokkhipura, Joydebpur Road
Total Investment in BDT	:	BDT 185,000/-
Financing	:	Self BDT 85,000/-(from existing business) 46% Required Investment BDT 100,000/-(as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT 120,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Parlor Item etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Agreed grace period is 3 months.

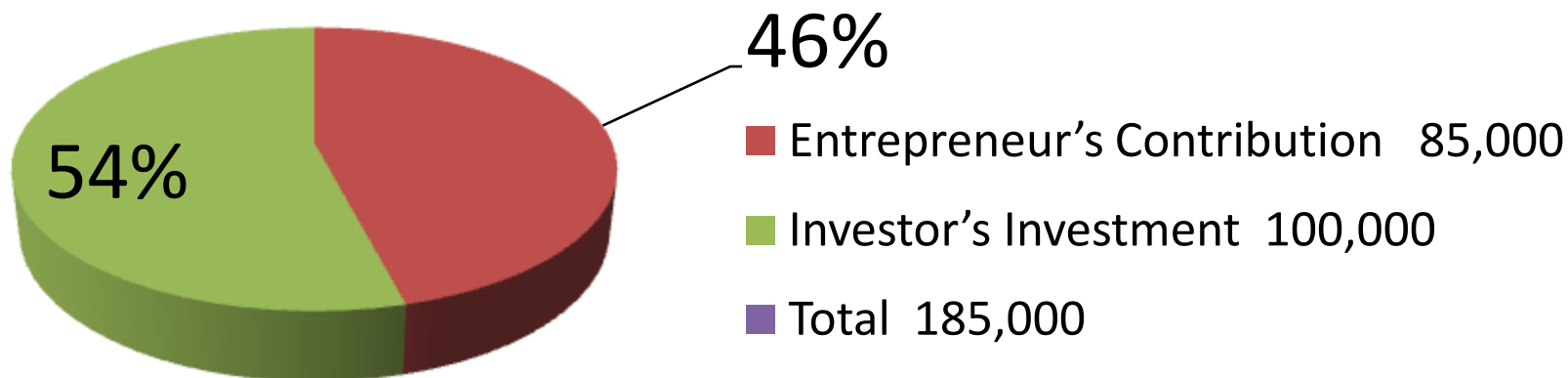
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Parlor & Tailor service	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Parlor & Tailor service	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		3,500	42,000
Electricity bill		400	4,800
Mobile Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Generator bill		100	1,200
Total fixed Cost (D)		9,600	115,200
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three piece (450 x 80)	28,000	45,000	73,000
Blouse piece	10,000	20,000	30,000
Mango blitch, Facial item, Hydrozen, Amunia	10,000	10,000	20,000
Cosmic, Lotion, Tissue etc	10,000	15,000	25,000
Various Parlor Item	22,000	5000	27,000
Chair and Others	5,000	0	5,000
Facial Chair	0	5000	5,000
Total	85,000	100,000	185,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Parlor & Tailor service	2,850	85,500	1,026,000	1,077,300
Total Sales (A)	2,850	85,500	1,026,000	1,077,300
Less. Variable Expense				
Parlor & Tailor service	2,138	64,125	769,500	807,975
Total variable Expense (B)	2,138	64,125	769,500	807,975
Contribution Margin (CM) [C=(A-B)]	713	21,375	256,500	269,325
Less. Fixed Expense				
Rent		3,500	42,000	42,000
Electricity bill		400	4,800	5,500
Mobile Bill		300	3,600	4,000
Transportation		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	3,000
Generator bill		100	1,200	1,500
Total Fixed Cost		9,900	118,800	121,500
Net Profit (E) [C-D]		11,475	137,700	147,825
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	137,700	147,825
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		77,700
	Total Cash Inflow	237,700	225,525
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	77,700	165,525

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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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একটি ক্লাক আক প্রকল্প

বিকাশ
করুন

শুধু মাত্র
মহিলাদের
জন্য

নৈলক ফেরায়ে

জুটিদার



FAMILY PICTURE

