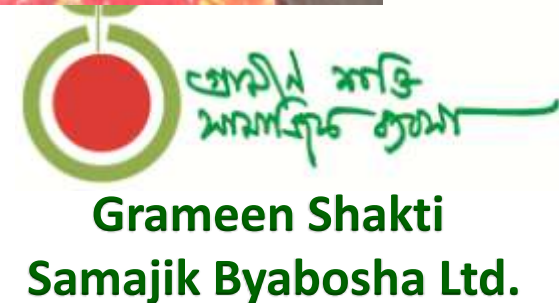


Proposed NU Business Name: LITON SALON



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.LITON ALI
Age	:	02/06/1991(26 Years)
Education, till to date	:	S.S.C.
Marital status	:	Married
Children	:	1 son.
No. of siblings:	:	1 Brother,1 sister.
Address	:	Vill: Bajora,P/O:Darosa, 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. MASURA BEGUM.
(iii) Father's name	:	MD. JAHIROL ISLAM,
(iv) GB member's info	:	Branch: Hojoripara, paba, Centre #57(Female), Member ID: 4527/2, Group No: 02 Member since: 15/02/14 Runing(03 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 34932, Outstanding loan: 30697.
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-Agricultural
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01966138734.
Mother's Contact No.	:	01733737994- (Wife)
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MASURA BEGUM joined Grameen Bank since 03 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Business.

Proposed Nobin Udyokta Business Info

Business Name	:	LITON SALON.
Location	:	Bajora,Darosa.
Total Investment in BDT	:	BDT40,000/-
Financing	:	Self BDT 10,000/-(from existing business) 25% Required Investment BDT 30,000/-(as equity) 75%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 10 ft= 100 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.

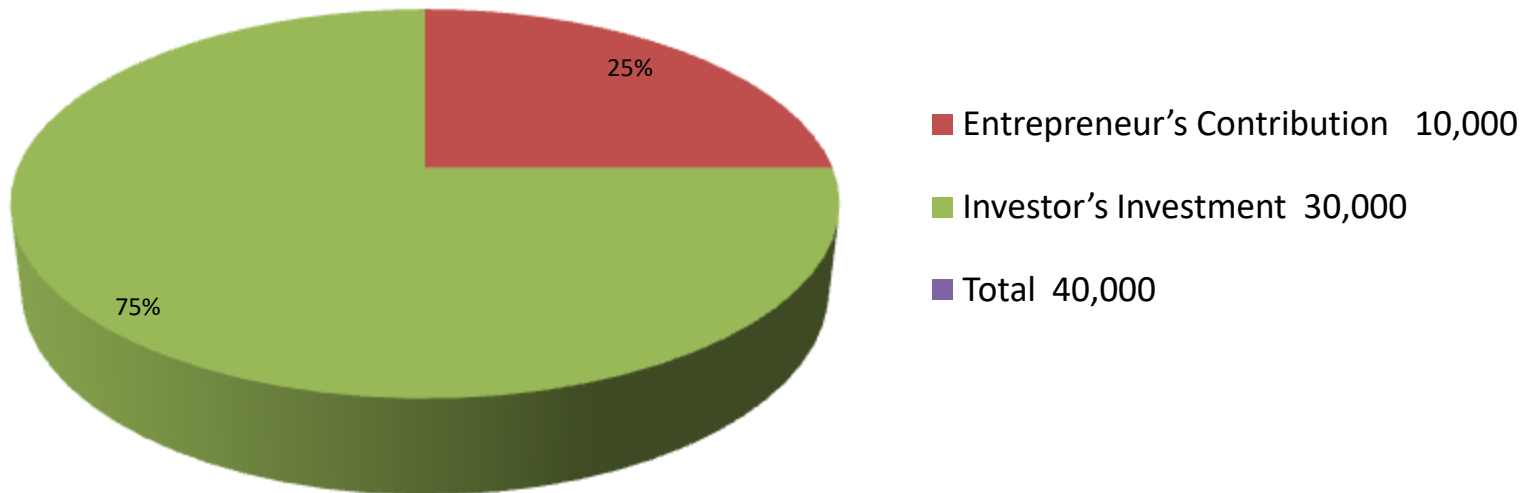
Existing Business (BDT)

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	10000		10000
Chair and others		30000	30000
Total	10000	30,000	40000

Source of Finance



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)

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	10,000		
1.2	Net Profit	87500	98300	109640
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		27500	105800
	Total Cash Inflow	97,500	125800	215440
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	27,500	105800	195440

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;Darosa bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest





FAMILY PICTURE

