

Proposed NU Business Name: **HRITIK HAIR FASHION**



Project identification and prepared by :Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Abadat Hossain Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	TITU MOJUMDER
Age	:	09-05-1984 (34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02Brothers ,02 Sisters.
Address	:	Vill: Charparboti P.O Kodomtola, , P.S: Kompanigong, Dist: Nohakli
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MORON BALA
(iii) Father's name	:	KHUDIRAM MOJUMDER
(iv) GB member's info	:	Branch:Charparboti, Centre # 15(Female), Member ID: 2021, Group No: 03 Member since: 2008 to 2010 till (07Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 150,000/= Outstanding loan: 84600/=
(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	:	07 years experience in running business. 08 years own business. He has No training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-303110
Family's Contact No.	:	01830-240562
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORON BALA joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HRITIK HAIR FASHION
Location	:	Collage Chawdhurihat ,Nohakli.
Total		BDT 131,000/-
Financing	:	Self BDT 291,000/- (from existing business) 72% Required Investment BDT 40,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 5 ft= 40 square ft
Security of the shop	:	BDT 12,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Barbar Items & Others▪Average 30% gain on sells &servicing▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 01 will be appointed▪The shop is rented.▪Agreed grace period is 3 months.

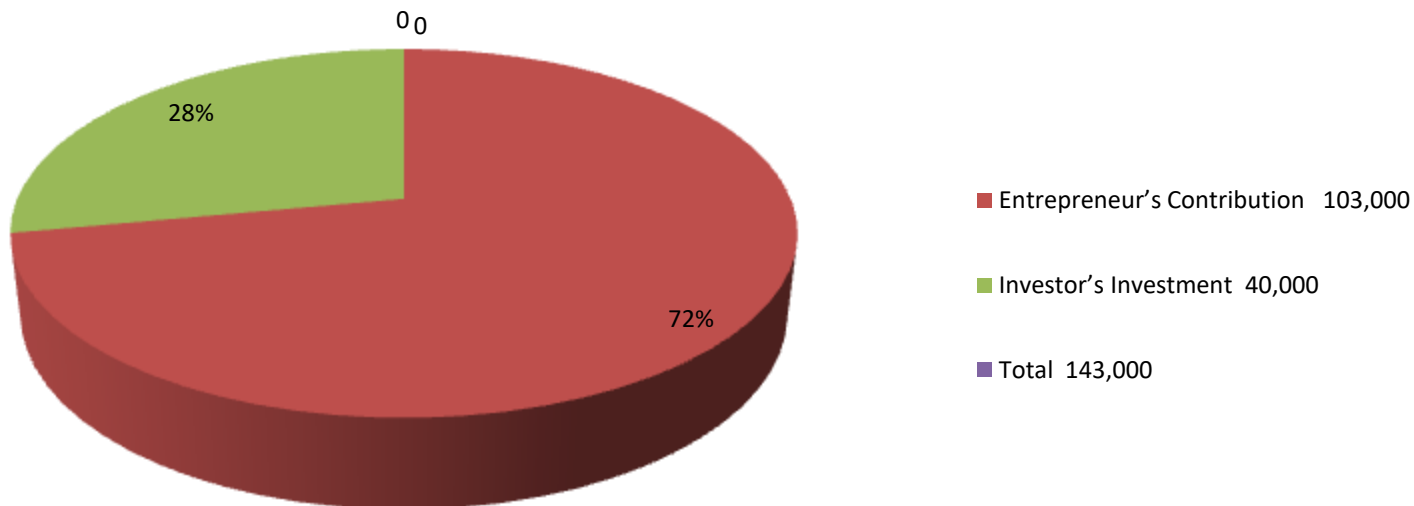
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
▪Barbar Items & Others	2,500	75000	900000
Total Sales (A)	2,500	75000	900000
Less. Variable Expense			
▪MBarbar Items & Others	1750	52500	630000
Total variable Expense (B)	1750	52500	630000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less. Fixed Expense			
Rent		600	7200
Electricity Bill		600	7200
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		0	0
Gird		200	2400
Generator		0	0
Mobile Bill		400	4800
Salary(staff)		500	6000
Total fixed Cost (D)		8300	99600
Net Profit (E) [C-D]		14200	170400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Barbar Items			71000			40000	101000
Others	0	0	20000	0	0	0	20000
Secrity	0	0	12000	0	0		12000
Total	0	0	103000	0	0	40000	143000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
Revenue (sales)					
▪Barbar Items & Others	12,000	360,000	4320000	4536000	4762800
Total Sales (A)	12,000	360,000	4320000	4536000	4762800
Less. Variable Expense					
▪Barbar Items & Others	11,040	331,200	3974400	4173120	4381776
Total variable Expense (B)	11,040	331,200	3974400	4173120	4381776
Contribution Margin (CM) [C=(A-B)]	960	28,800	345600	362880	381024
Less. Fixed Expense					
Rent		2500	30,000	30,000	30,000
Electricity Bill		300	3,600	7,500	8,000
Transportation		3000	36,000	30,500	31,000
Salary (self)		5000	60,000	60,000	60,000
Entertainment		0	0	0	0
Gird		500	6,000	6,500	7,000
Generator		0	0	0	0
Mobile Bill		0	0	0	0
Salary(staff)		500	6,000	5,000	5,300
Total Fixed Cost		11,800	141,600	139,500	141,300
Net Profit (E) [C-D]		17,000	204,000	223,380	239,724
Investment Payback			16,000	16,000	16,000

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

<i>Sl.no</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	40,000		
1.2	Net Profit	204,000	223,380	239,724
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		178,000	385,380
	Total Cash Inflow	244,000	401,380	625,104
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)	16,000	16,000	16,000
	Total Cash Outflow	66,000	16,000	16,000
3	Net Cash Surplus	178,000	385,380	609,104

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 Years
Own Business : 08 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

